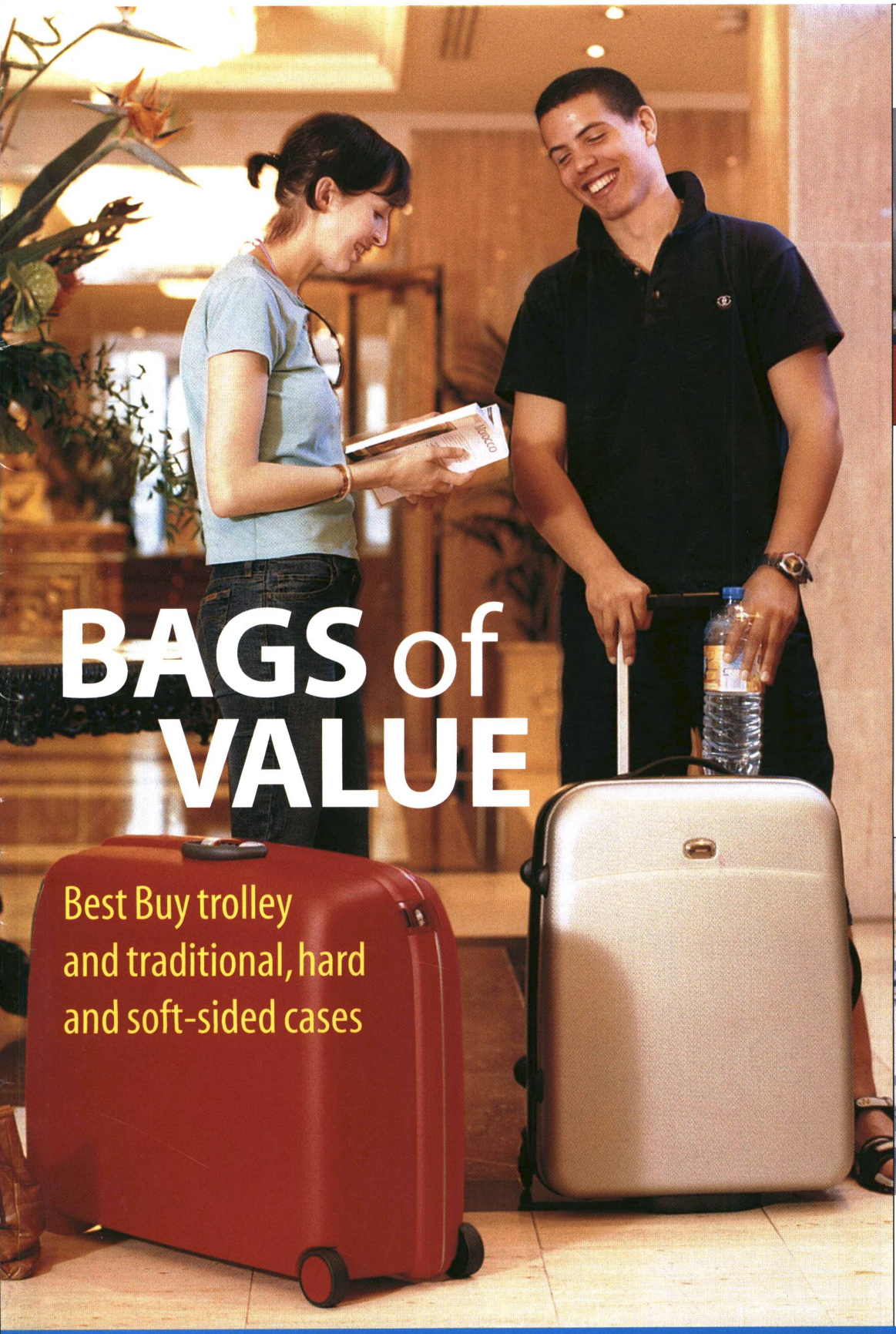
WHICH?

JULY 2003

| Car security league | Latest mobiles | Call centres | Built-in ovens | Crash test latest | Routers on test | Contracting out of Serps |



BAGS of VALUE

Best Buy trolley and traditional, hard and soft-sided cases

HOUSE INSURANCE

Best Buy policies plus advice on valuing your possessions

SAVE

SEE PAGE 36

NHS DIRECT

Our investigation reveals long delays and dangerous advice

WIN!

A BEST BUY

SEE PAGE 3

PRINTERS

Inkjets and lasers on test, plus high running costs exposed

WHICH?

Our promise to you
Which? is owned and produced by Consumers' Association (CA). It aims to help you choose the best goods and services – and avoid the worst. It's entirely independent – we take no ads, no freebies, and everything we test is paid for at full price. Since 1957, Which? and CA have informed, influenced and campaigned for all consumers in the UK.

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NHS Direct: delays and dangerous advice exposed

NHS Direct is a great idea – just pick up the phone for good quality medical advice, 24 hours a day. But this month we uncover serious problems with the service.

Three researchers posed as patients. Each had a set of symptoms designed to check whether NHS Direct staff could spot emergencies, ask sufficiently detailed questions and, finally, provide safe, appropriate advice.

The first problem was long delays. NHS Direct's target is that 90 per cent of callers should speak to a nurse within five minutes. But this happened only 12 of the 33 times we called. Twice we had to wait almost an hour and once 90 minutes for a nurse to call back. In another three cases, we received no call back at all.

When we did get through, the advice was sometimes dangerous and inconsistent. Overall, we conclude that the service was more likely to put patients at risk than when we carried out a similar test for *Health Which?* in 2000.

NHS Direct has expanded quickly since its launch in 1998 and the government has more growth plans for the next three years. The extra funding is welcome, of course, but our research flags up issues that the government must begin to address before the service is expanded further.

Helen Parker, **Editor**

FOR MEMBERS ONLY

WHICH? EXTRA
Your members-only website

www.which.co.uk/whichextra

Which? Extra is available exclusively to you as a *Which?* magazine member. Use it to get involved and find the advice you want – fast.

Online now
- full archive of *Which?* articles published since July 2000
- web links directory giving access to more than 1,000 useful websites
- register for our email newsletter
- free factsheets to download
- current 'Help wanted' requests

New this month
- details and photos of the latest car crash test results
- contracting out of Serps factsheet

SHOPPING OPTIONS
Which? members can make big savings on electrical appliances, energy bills, and even on cars – thanks to our specially negotiated deals.

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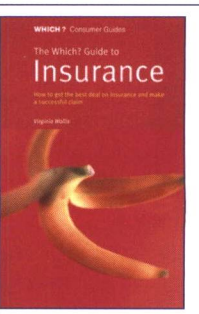
Unbeatable 01293 433833
www.unbeatable.co.uk/which
Hughes Direct 0870 240 1687
www.hughesdirect.co.uk/which

Energy bills
www.buy.co.uk/which

New cars
OneSwoop 0845 130 9192
oneswoop.com/partners/which

BOOK OFFER



The Which? Guide to Insurance answers all your insurance questions – from cutting the cost of your policies to challenging a rejected insurance claim. The guide normally sells at £10.99 but we're offering it for £8.99 – that's £2 off its normal price. To order, call 0800 252 100 (quote INS BKOW07). Offer closes 31 July 2003.

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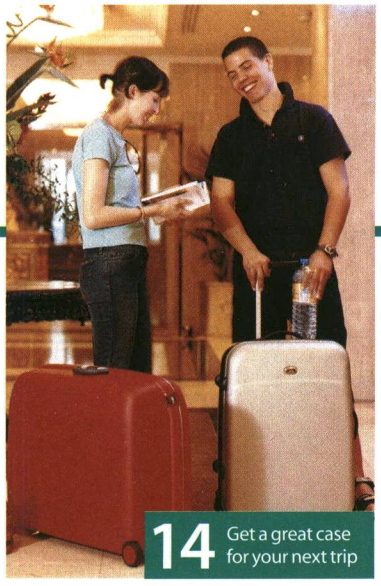

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FRONT COVER JONNY THOMPSON

COVER

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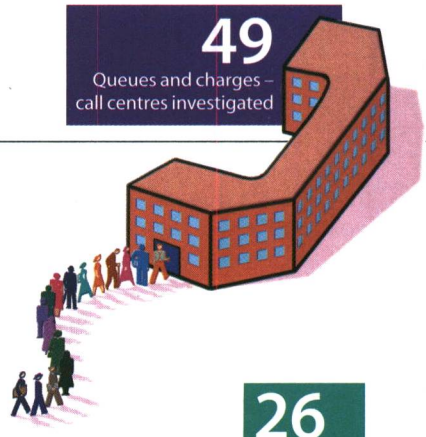

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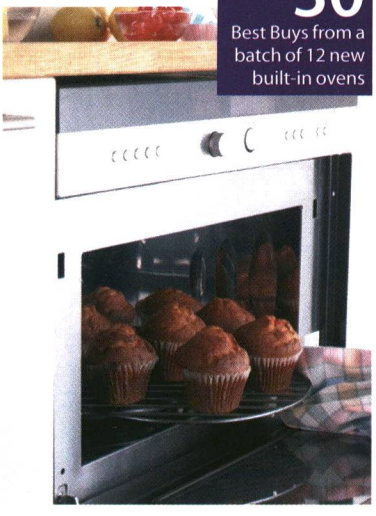

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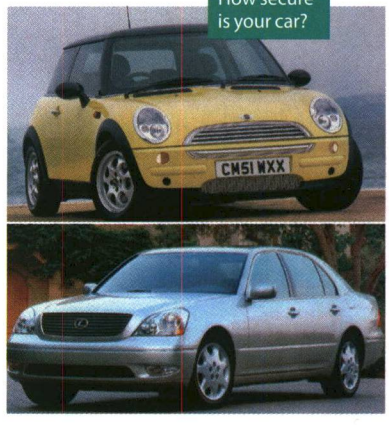

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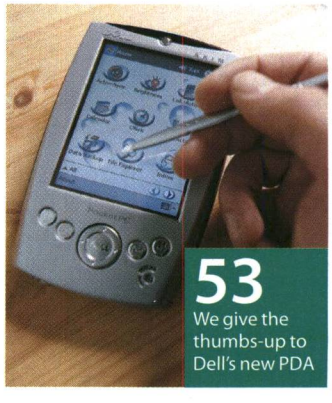


53 We give the thumbs-up to Dell's new PDA

WIN!

A BEST BUY PRINTER

In our report, which printer would cost least to run over three years?

a) Canon i950
b) Lexmark Z65 pro
c) HP 2500L

To enter our Best Buy competition online, go to www.which.co.uk/whichextra/content/main/comp.shtml, or send your entry on a postcard to 'BB July 03', Which?, PO Box 44, Hertford X, SG14 1SH – please include your name, address (and postcode), a daytime phone number and your Which? membership number, which can be found on your Which? Extra membership card as your user name. Entries from 1 July to 3 August 2003. For full competition rules, see p58.

writeback

Share your views with other members

Have your say
writeback@which.net
Writeback
PO Box 44, Hertford X
SG14 1SH

Rate debate

In 'Poor value points schemes' (March 2003, p24), you say that the Halifax Classic Cashback credit card pays 0.5 per cent of spending up to £12,000 a year, then 1 per cent up to £25,000 per year. But Halifax has told me it pays 0.5 per cent up to £1,000 and then 1 per cent up to £25,000. Which is correct?
Adrian Frymann, London

Halifax has two rates – one for people who took out their card before September 2002, and another for new cardholders, which is the one we published. From 19 July, however, holders of all Halifax's cashback cards will receive the new rate. This is a lot less generous as you have to spend £11,000 more in order to get 1 per cent cashback. If you currently receive the old rate and have had your card for less than a year, you'll be transferred to the new rate after the first anniversary of you taking out your card. Ring Halifax on 08457 283848 for more details.

Pacemakers and phones

I was disappointed that your March report on cordless phones (p34) didn't mention the safety issues if you have a pacemaker.
Brian Farrington, Aberdeen

The British Heart Foundation (BHF) says that mobiles and other cordless phones can affect some pacemakers, but only when the phone is held too close. It advises anyone who has a pacemaker to hold their phone to their opposite (right) ear, about 15cm to 20cm from the pacemaker, and warns against keeping a phone in your chest pocket. For more advice, ring the BHF on 08450 708070 or go to www.bhf.org.uk.

SIMple advice

I decided to change my mobile phone network. My provider told me that I had to pay £15 for a Pin number to unlock my phone before I could use another network's SIM card. I paid up, but then found I could use the new SIM card without a Pin number. Can you warn other readers so they don't get caught?
Terry Burns, Ormskirk

Thanks for the tip. Some contract phones are left unlocked – in which case using another network's SIM card isn't a problem. So, before paying for a new Pin number, try your phone with the SIM card of the network you're switching to, or take your phone to a retailer – they'll be able to tell you whether or not it's locked. Charges for Pin numbers vary from network to network.

Sell it like it is

I've seen some articles in the press recently about sellers' packs. Can you tell me a bit more about them?
Alex Thomas, London

Sellers' packs – or Home Information Packs, to give them their proper title – will be designed to make the process of buying a house less problematic. Exact details (and timing) are under discussion. But, basically, anyone wishing to sell a property will have to supply a whole range of information, such as replies to local searches, terms of the sale, and any planning consents, as well as a home condition report, based on an inspection of the property by an independent home inspector. The seller must make the pack available to buyers as soon as a property goes on sale. We'll keep you posted.

LETTER OF THE MONTH

We just skimmed the surface

Most of the surface water on my property runs straight into streams. I rang my water company and asked whether I qualified for a rebate since, as far as I could tell, the water company doesn't deal with my surface water drainage. My account has now been reduced by about £25. It's worth advising your other readers to do the same.
Guy Selby-Lowndes, Billingshurst

We did mention that you can get a rebate in our March report on water meters but didn't include this kind of example. Surface water is rainwater that falls on to a property, or water that lies around after you've washed a car, say. Most water companies charge for drainage of this surface water if it runs into a public sewer. But if you can prove that yours doesn't, your water company will reduce or deduct the charge from future bills and for the year in which you apply. It's not obliged to backdate any rebates beyond the current charging year.

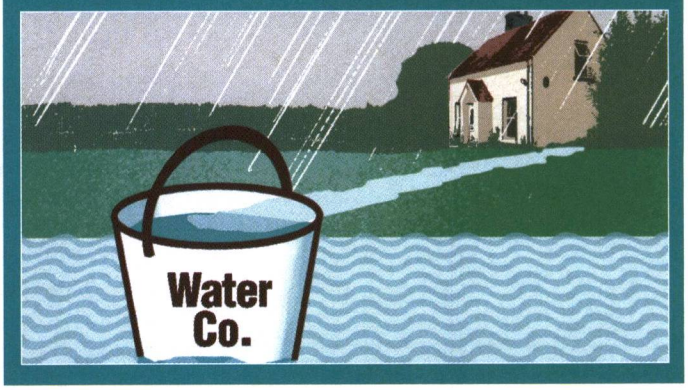


ILLUSTRATION KEVIN EVANS

PLEASE GET IN TOUCH

Please send us your comments and questions. We publish some of your questions on this page and more online at www.which.co.uk/whichextra. We give £15-worth of Which? Books vouchers to the sender of our letter of the month, and £10-worth to senders of all other letters printed. We may edit letters or use only an extract.

HELP WANTED

Your chance to help with research for future articles

We can't acknowledge all the replies we receive to our help wanted requests but we do value what you tell us, so please continue to send your experiences.

NEW-CAR OWNERS

We need your views on the following new cars: ● new Audi A3 (from July 2003) ● new Audi A8 (from November 2002) ● Citroën C8 ● new Daihatsu Charade (from June 2003) ● Fiat Stilo Multi Wagon (from March 2003) ● Ford Fusion ● new Honda Accord (from March 2003) ● Hyundai Getz ● new Jaguar XJ (from May 2003) ● Kia Carens (from November 2002) ● Mazda 2 ● new Renault Espace (from March 2003) ● new Saab 9-3 Sports Saloon (from September 2002) ● Skoda Superb ● new Toyota Avensis (from March 2003) and ● new Vauxhall Meriva. Please send full contact details, including a phone number, plus exact model and type of car and when you took delivery of it, to Dept NL.

CREDIT CARDS

Have you ever bought goods or services with a credit card and then had to claim from the credit card company because there was a problem with what you bought? How successful was your claim? Details to Dept NN. We regret we can't help with individual problems.

CREDIT SCORING

Do you have any questions on credit scoring? Perhaps you're not sure what credit scoring is or how it works? Or maybe you've been turned down for credit because your credit score was too low? Please send questions to Dept MN.

Email helpwanted@which.net; go to www.which.co.uk/whichextra; or write to our Hertford address, above. Include department and full contact details

Rogue bans: first 'get tough' cases

A salesman who bullied elderly people into paying up to £500 for a security camera worth less than £30 has the dubious honour of being the first crook to be jailed under fast-track, anti-rogue laws.

Norman Mansell, who traded as N & M Security, was found guilty of contempt of court for breaching a Stop Now Order – a new type of injunction. A trader who receives such an order must comply, or face the potential penalty for breaching it: prison.

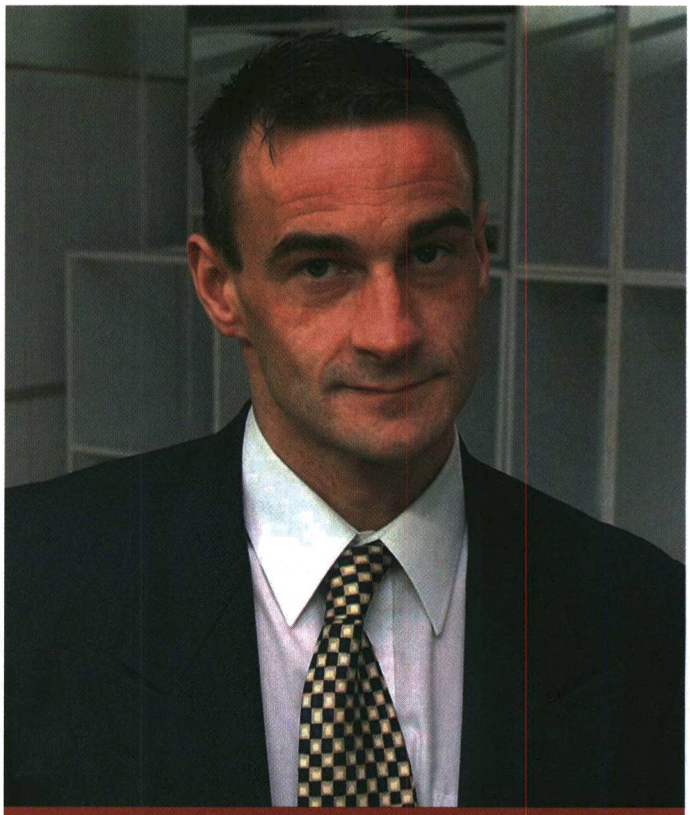
Mansell, from Swinton, South Yorkshire, who recently served time for deception, was jailed for one month after a hearing in May at Sheffield County Court.

Trading standards officers (TSOs) at Rotherham Borough Council obtained the order last September, because Mansell, who sold the equipment door-to-door, was breaching doorstep selling laws by failing to tell customers they had a seven-day cooling-off period. But he ignored the order and was summoned back to court.

Rotherham's Stop Now Order was among the first. Last year, we told how the Office of Fair Trading had obtained the first ever order ('Kitchen rogues: probe continues', June 2002, p6). As we went to press, one of the subjects, Vance Miller (right), was due to appear again at Manchester County Court accused of breaching the order. The case had been adjourned in May when the kitchen firm boss, from Ramsbottom, Lancashire, said he might admit some allegations. The court had heard that 185 consumers complained about companies linked to Miller after the Stop Now Order had been issued. We'll update you.

● ACTION POINT

TSOs advise people never to buy anything on the spot at the door. Ask the trader for written information, including a company address, and think it over.



Vance Miller was due back in court accused of breaching a Stop Now Order

WARNING: out of ink

Epson inkjet cartridges stopped printing, even though there was enough ink for up to 38 per cent more pages, our latest printers test has found (see 'Colour printers', p18).

Embedded into Epson's ink cartridges are chips that stop the cartridge working before the ink runs out. We managed to override these chips and print up to 38 per cent more good quality pages, even though the chips stated that the cartridge was empty. The least amount of extra pages we printed was 17 per cent, before the quality visibly dropped.

Epson said that customers are free to reset these chips to get more ink out, but it will continue to use them 'to protect the customer from accidentally damaging their printer or producing sub-standard print quality, by unknowingly draining the ink cartridge and damaging the print head.'

Our experts think that damaging the print head is unlikely if you stop printing promptly when you see a drop in quality.

Separately, MEP David Bowe is calling for a fairer deal for consumers and a cut in waste.

It's a serious environmental issue if 'we could reduce the number of waste cartridges by ensuring that they are fully used, rather than thrown away when still containing useful amounts of ink,' he said.

YOUR CHAMPION

AGENTS CHANGE CONTRACTS

Since our investigation into estate agents last month (see 'The real estate agents', June 2003, p10), five have said they've changed their contract terms, but we think only two go far enough.

Felicity J Lord and Haart, both part of Spicer Haart and both using the same contract, told us just after we'd gone to press they'd already changed their terms.

The changes centre around two terms. 'Sole agency' means you can sell your house privately while it's being marketed by an agent, without paying commission, but 'sole selling rights' means you must pay the commission even if you sell privately.

Our lawyers thought the old contracts were confusing – claiming to be sole agency, but with clauses to stop you selling privately. Spicer Haart has removed the unfair terms, but will not inform existing sellers, saying they will be treated as if they are on the new contract. We think all its customers have a right to be told.

We've also seen the new contract from Whitegates of Leeds, part of Legal & General. It's tried to address the sole-selling rights issue, but we aren't happy with the wording.

The contracts of both groups are still unclear about when the agreement ends. You might find that, if you sell your house some months after the agent stops marketing it, you still have to pay a fee. They say this is limited to six months. We think they should spell it out. We are still in talks.

Two agents, Foxstons, Leicester, and Stonehouse Estates, London, deserve credit. They said they'd change their contracts. We've seen the drafts – they're much fairer.

▷

PHOTOGRAPHY MANCHESTER EVENING NEWS

CONTACT INSIDE STORY

If there's something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free) or email **insidestory@which.net**. We're sorry but we can't reply individually.

CAMPAIGNING FOR YOU

HOLIDAY COVER MISERY

The government has turned a blind eye to the problem of travel agents mis-selling holiday insurance.

We supplied evidence of major mis-selling by travel agents – but The Treasury has decided that they should escape regulation. This makes no sense; in our recent probe, of 28 agents checked, just one made sure the policy would cover us.

HUGE TAX DODGE BANNED

Customs and Excise has won a victory for ordinary taxpayers which should end a high-street tax scam. Some stores used card-handling fees to cut VAT bills (see 'Stores' VAT "saving" scheme exposed', February 2002, p4). Last month a tribunal agreed the dodge, which costs the UK £200 million a year, must stop.

GM DEBATE SHAMBLES

The 'public debate' launched by the government on genetically-modified (GM) food is a shambles.

Consumers' Association joined forces with seven organisations, such as the National Trust and the National Federation of Women's Institutes, to condemn the way the debate was organised. There is scant information, little promotion, and it's unclear how your views will affect decisions about growing GM crops commercially in the UK.

DRUG ADVERTS VICTORY

An EU move to legalise the advertising of certain prescription drugs directly to consumers has been stopped. We're pleased the blanket ban will stay – we don't trust drugs companies to give you balanced information.

PUT PENSIONS RIGHT

We've challenged the government with a seven-point plan for solving the pensions crisis. You can see it on our campaigns site – see below.

Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.co.uk/campaigns

BT CAUGHT OUT OVER PRICE SPIN

Phone giant BT has been slapped by the advertising watchdog for misleading consumers with fictitious claims about being cheaper than Telewest.

A dig backfired when a BT advert and mailshot boasted that Telewest customers could avoid its latest prices rises by switching to BT. The company made unfavourable comparisons concerning international call rates and its free 1571 answerphone service (misleadingly implying Telewest didn't offer one).

BT rapped by watchdog for misleading advert

The Advertising Standards Authority (ASA) said the claim that all international calls were cheaper with BT Together than with Telewest 'was not true'. It upheld five complaints about the mailing and advert. The ASA said: '...not all Telewest customers would be better off with BT...'. BT told us it didn't deliberately mislead but the claims had 'slipped through the net'.

Another piece of BT 'good news' spin drew criticism recently. BT scrapped per-minute charging for 4.7 million BT Together customers calling locally or nationally at evenings and weekends. Instead, as of last month, they pay a flat rate of 6p for up to an hour. But most calls don't last an hour, so the savings aren't as good as they first seem. And, if these customers call and get an answerphone, they'll pay 6p – a penny more than the previous 5p minimum. BT says it wants to encourage people to make longer calls. It 'anticipated' that most BT Together Option One customers would benefit – but couldn't be sure.

Which? reader David Lush told us that big savings implied in a 'good news' letter from BT in November 2001 hadn't materialised when he reviewed his Home Highway bills. He said: 'BT cut the monthly rental charge – but also cut the inclusive call allowance, so it gave with one hand and took away with the other!'

BT said Home Highway customers, including David, were £3.79 better off each month. It added that it had never disguised what it was doing.

Security breach at Lastminute.com

A computer bug at Lastminute.com allowed customers to buy items on other users' credit cards.

A Lastminute.com customer alerted *Which?* after she unwittingly bought items on someone else's card. After we contacted the site, it acted to tighten procedures.

Lastminute.com admitted an incident over the weekend of 17 and 18 May, in which nine customers were given access to other users' details. A random bug, caused by new software, was to blame.

One of the nine people affected bought five tickets to Chessington World of Adventures, totalling £50, on another customer's card.

Heather Wilson, who made the purchase, realised what had happened after she'd clicked on 'Buy now', expecting to enter her credit card details next, only to find she'd now bought the tickets on a Mastercard that she didn't recognise. The last five digits of the other customer's card were shown, along with their billing address.

The card belonged to Sean Lynch, from Surrey, who was perplexed when he received an email confirmation.

Heather, from London, rang Lastminute.com immediately. Sean also rang when he saw the email, the next day, and was refunded. But Sean told us that the bug was still at large on Wednesday, 21 May, when his wife, Carol, logged on. She saw the billing details for another customer.

lastminute.com

After we contacted Lastminute.com, it introduced an extra stage in the buying process, where users must re-enter their password. If this doesn't match their card details, the transaction stops.

The company said that, following a full audit, it was certain only nine customers had been affected, and none had seen anyone's full card details. It apologised and added that its own checks would have picked up the problem, but the users who reported it had pre-empted this.

NATIONAL AND LOCAL RATE CALL CONFUSION

Don't be fooled into thinking that 0870 'national rate' and 0845 'local rate' numbers cost the same as ordinary national and local calls. Unless you're calling from a BT line, they might not.

Oftel regulations mean that BT has to charge its standard national and local call rates for calls to 0870 and 0845 numbers. But other phone companies can charge up to 5p per minute for 0845 local rate calls and 10p per minute for 0870 national rate calls, which could be as much as three times their usual rate.

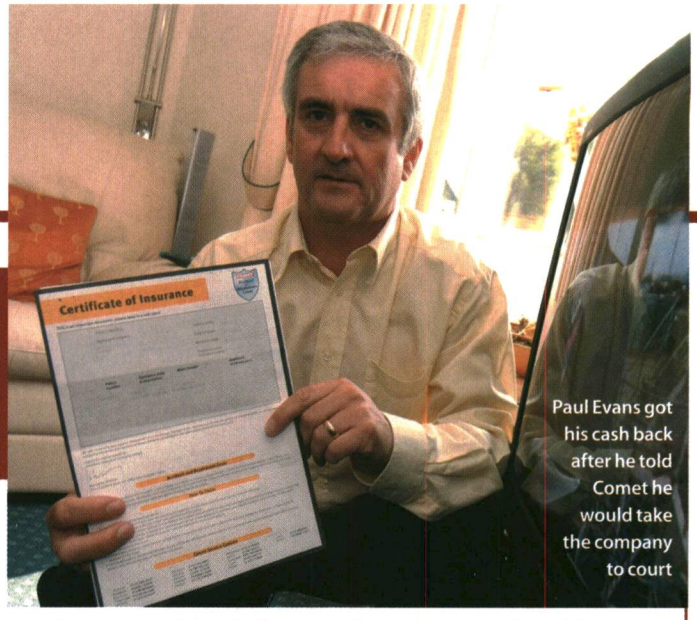
Cable company NTL charges 3p per minute for daytime national calls, yet 7.91p per minute to call an 0870 number. Similarly, One.Tel charges 8p per minute for 0870 calls, rather than its standard 2.5p for national calls.

We think 0870 and 0845 calls should cost the same as ordinary national or local calls.

How much is a local or national call?

FIGHT BACK

The cashback that never comes



Paul Evans got his cash back after he told Comet he would take the company to court

Cashback warranty, sir? Simply jump through this hoop, climb the beanstalk, ring the bell, and then post us three hen's teeth to arrive exactly five years from now... and the cashback is yours.

The conditions dreamed up by some electrical shops who, it seems, are trying to duck paying refunds on unused warranties that expire around now, has led to a flurry of complaints to *Which?*. We've sent these to the Competition Commission for its investigation into the market, which is due out soon.

Some stores offered what looked like a great deal: if you didn't claim on the warranty, you were entitled to a full refund. But getting it wasn't so simple.

With Comet's five-year cashback warranty, you had 30 days from its expiry to apply. But the rigmarole had already entailed returning a tear-off slip within 15 days of receiving a 'certificate of insurance', to claim a 'validated redemption form'. Confusing? Absolutely!

Ken Rushton, from Kent, claimed £199. Ken told us he'd sent the paperwork just before the policy expired. But, unknown to Ken, the address of Comet's cashback office had changed, although there was a forwarding service. Comet said Ken had claimed 72 days late. When we got involved, it agreed to pay.

Paul Evans, from Birmingham, got his £310 back only after threatening legal action. Comet said he'd applied too late, but Paul said he wasn't told the deadlines when he signed up.

Powerhouse, which took over Scottish Power's warranties, rebuffed James Marshall, from Midlothian. He sent the claim to Scottish Power just before the policy expired. Months later, Powerhouse's warranty office said he was too late. Powerhouse agreed to discuss an 'amicable solution' with James.

PHOTOGRAPHY ALAMY, GETTY IMAGES, NEIL PHILLIPS, POST STUDIO PHOTOGRAPHIC

NEW WAVE OF DRUG ADS

There's a new way to persuade you to buy medicines.

Lloyds Pharmacy, which has 1,300 UK branches, has launched its own in-store radio station. One aim is to give health advice to customers.

But it also aims to 'boost prescription volumes'. How, since it's illegal to advertise prescription drugs to consumers? Through 'disease awareness slots' sponsored by drug companies named on air. They hope you'll visit the GP and end up with a prescription for one of their drugs.

Disease awareness is important. But we're concerned about the slant that could be put on it by those whose primary aim is profit.

Our concern about scare tactics was confirmed at a visit to Lloyds. Staff told our undercover researcher the slots left customers worried.

MFI'S £28.5 MILLION 'TAX DODGE'

Q When do you get the cost of a compulsory 'free' gift added to your bill?

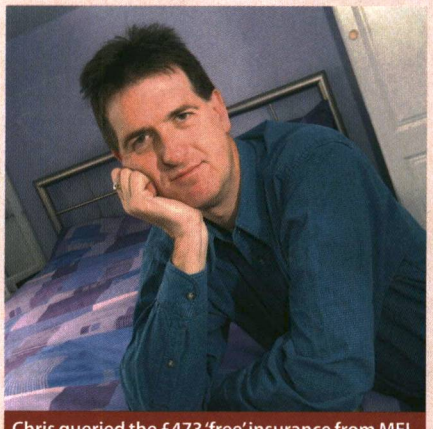
A When it's part of a £28.5 million 'tax dodge' by MFI

Customs and Excise isn't laughing at this joke either. It's handed MFI a £28.5 million bill for VAT it thinks the furniture company has avoided.

MFI has been offering some of its customers 'free' furniture insurance with purchases. So, when Chris Webster bought furniture from MFI for £2,367, he was surprised to find 'free' insurance – totalling £473.44 – appearing on his receipts.

Chris, from Bristol, was further surprised when the sales rep told him it was a 'tax dodge', and he was unimpressed by the cover the insurance offered. Chris says: 'The cover is virtually non-existent and would in all probability be covered by the Sale of Goods Act.'

Chris tried to cancel the insurance and get his money back. But MFI pointed to small print. The goods Chris had bought had come with a 'furniture discount' of £473.44 – which was only available if he took the 'free' insurance. If he cancelled the insurance, he'd have to pay back the 'discount'.


Chris queried the £473 'free' insurance from MFI

But this wheeze saves MFI a big tax bill. MFI has to pay only 5 per cent insurance premium tax on the 'insurance' part of the bill, avoiding the 17.5 per cent VAT normally payable.

Customs and Excise won't comment on individual taxpayers, but confirmed it is concerned about the practice of renaming part of the cost of goods as insurance, and that it affects a 'number of different taxpayers'. It told us that it thought this was tax avoidance, and 'where appropriate it would take cases to a VAT tribunal'.

MFI told us that it thinks its insurance provides a valuable customer service. It said that under the Sale of Goods Act it has legal responsibilities to customers and that it made sense to offer them this free insurance so customers are clear that they are covered.

MFI said that it is contesting the VAT claim. The case is going before a VAT tribunal. Maybe the punchline will be at MFI's expense.

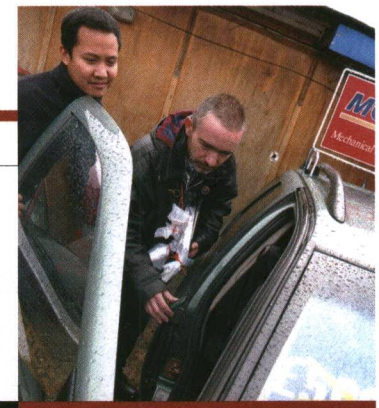
Last February we investigated a 'tax avoidance' scheme by PC World (see 'Stores' VAT "saving" scheme exposed', February 2002, p4). You can see details of the outcome in 'Campaigning for you', opposite.

▷

BEHIND THE SCENES

A DAY IN THE LIFE OF A TRADING STANDARDS OFFICER

Clocked cars, underweight bread and top-shelf videos...it's all in a day's work



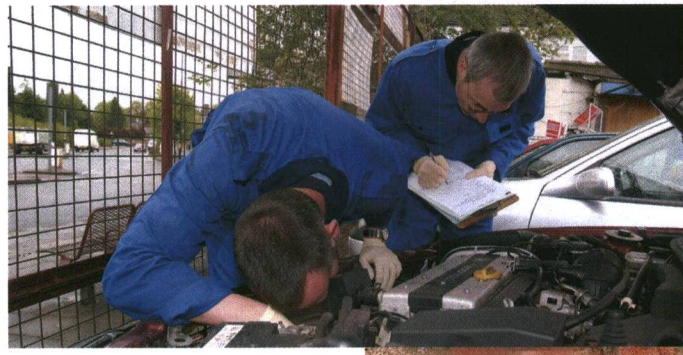
Trading standards and vehicle crime officers inspect cars on a dealer's forecourt, looking for evidence

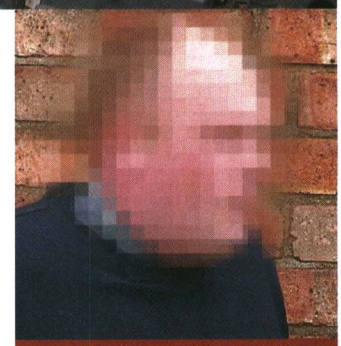
It's 9am, and three trading standards officers are ducking drizzling rain as they head for a police station. There they meet two uniformed and two vehicle crime officers for a final run-through before they raid a car dealership.

This is the start of the working day for Richard Lugg, a trading standards enforcement officer from the London Borough of Hounslow. We joined him for a day, in April, to take you behind the scenes to meet the local guardians of your rights: trading standards officers (TSOs).

In the six days between this car dealer buying a Ford Fiesta at auction and selling it, the mileage had changed dramatically. And the MOT bore the stamp of a test centre that didn't exist. The first buyer forced the dealer to take back the car when it broke down. The dealer sold it again. It kept breaking down, and the new buyer complained to the TSOs. All the car's owners had kept mileage details. The TSOs were lucky – you don't have to tell the DVLA a car's mileage when you sell it.

One officer describes the dealer to us as a 'smiling crocodile' with a conviction for violence. The police have joined the raid partly because there may be offences which they, rather than TSOs, pursue such as false MOTs, and partly as back-up.





The dealer now faces prosecution

Time for the raid

At 10am they approach the site (we can't name it for legal reasons). As potential customers melt away, the TSOs search for documents while the vehicle crime officers inspect about 20 cars on the forecourt. The cars are up to 11 years old, but all the odometers show about 50,000 miles or less.

Although TSOs have the right to enter and search premises, they've obtained a warrant which allows forcible entry. The dealer questions their right to rifle through his paperwork, and he's shown the warrant. Documents relating to the Fiesta, plus customer credit application forms, are seized – the dealer has no credit licence so the forms raise eyebrows – and the police finish logging car details. They'll check identification numbers to see whether any cars were stolen.

Back at the office

At 11.30am, back at the office, a TSO is sorting through counterfeit DVDs; he's about to interview two market traders. Combating fakes eats up a quarter of the TSOs' time.

Meanwhile, Mr Lugg checks a local newsagent to see whether the top-shelf videos display an 18 certification – most of their work is reactive but the TSOs do do some random checks. They also check weights and measures of food, pints and petrol, for example. Recently, they found the loaves from a major supermarket were lighter than stated.

Know who you're dealing with

After a quick lunch, Mr Lugg must tackle paperwork. The TSOs' time is spent half in the office, half outside. Hounslow – population 212,000 – has eight TSOs and two consumer advisors; the TSOs feel it's not enough. The department receives up to 60 complaints or inquiries a week.

Lately, there's been a spate of 'builders' ripping people off. Mr Lugg is investigating a case in which an elderly woman was conned out of £40,000 and the deeds to her house. Often the victim is taken to the building society to withdraw cash. Mr Lugg has written to banks and building societies to request vigilance.

Mr Lugg and his colleague, TSO Steve Dibble, want more freedom to warn people about certain traders, but various laws curb this. Their advice is: 'Know who you're dealing with – get an address, a landline number and check trade association membership.'

There is a lighter side to the job. Once, a consumer genuinely complained that Safeway was inviting 'unsuspecting little boys and girls' to post letters to Santa, but, as it wasn't the real Santa, the store was 'guilty of a Trades Description Act offence'. The letter is pinned to the notice board. It's a reminder that, sometimes, the public need protecting from themselves, too.

WHAT IS A TRADING STANDARDS OFFICER?

TSOs work for the council and their job is to enforce rules on buying or hiring goods and services. This is a general guide to what they do, though some services will vary.

WHAT THEY DO...

- advise on consumer law
- investigate offences such as overcharging, misleading prices and misdescriptions
- enforce consumer credit laws
- enforce weights and measures laws
- enforce food labelling and quality laws
- enforce laws against underage sales

WHAT THEY DON'T DO...

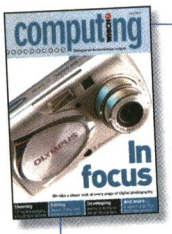
- go to court to seek compensation on your behalf for shoddy work (but they can offer advice)
- offer general advice on how to set up a business
- issue warnings about a particular company because of a lot of complaints (though there are some notable exceptions to this).

FURTHER INFORMATION

www.tradingstandards.gov.uk

Enter your postcode to find the address of your local trading standards office

PHOTOGRAPHY JOHN TRENHOLM



DIGITAL DEVELOPMENTS

Turning digital images into print can be a hit-and-miss affair, warns this month's *Computing Which?*, following a test to find the best digital developer.

There's a wide choice of how to print digital photos. You can take your CDs or memory cards to a high-street developer, as you do a roll of film; you can upload your files from your computer for an internet developer to process and post back to you; or you can develop them yourself using a home inkjet printer.

No method is without its drawbacks, though. Home printing gives instant results, but is expensive – an average of £13.92 for 24 prints, compared with £4.50 with the cheapest (online) developer. Taking your images to a high-street developer sounds easy, but some are largely self-service – you have to use an in-store kiosk to transfer your images on to their systems – and not all offer a range of paper sizes or understand sizing issues (see 'A matter of size', below). Online printing offers a range of sizes, but is slow – even the quickest service took two days. The report concludes that a high-street developer is the cheapest option (provided that you don't have to pay to get to one), with home printing the most costly option, albeit with instant results.

Computing Which? took four digital images, chosen to test out various aspects of reproduction, to three different branches of Boots, Jessops and Snappy Snaps. It sent the same images three times to online printers Bonusprint, Colourmailer and Kodak, and used three home printers, including the Canon i950, a Best Buy in this month's *Which?* report (see p18). Print quality varied across different orders and even across the same set. Of the commercial services, Kodak and Snappy Snaps did best. Results from Bonusprint were the worst.

A MATTER OF SIZE

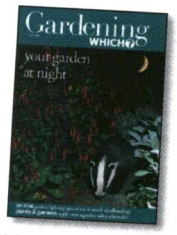
Creating a 6in x 4in print isn't easy with digital images, because of the different aspect ratios of digital and film cameras. Film cameras use a 1.5 ratio but for most digital cameras it's around 1.3 – so, ideally, you'd want a 5.33in x 4in print. A 1.3-aspect ratio image on 6in x 4in paper, the size of a standard film print, either has white bands down the short edges or means developers have to crop, or stretch, the image to fit, which may lose some detail.

The same bluebell came out purple in some prints, in *Computing Which?'s* test of digital developers

Also in Computing Which? this month

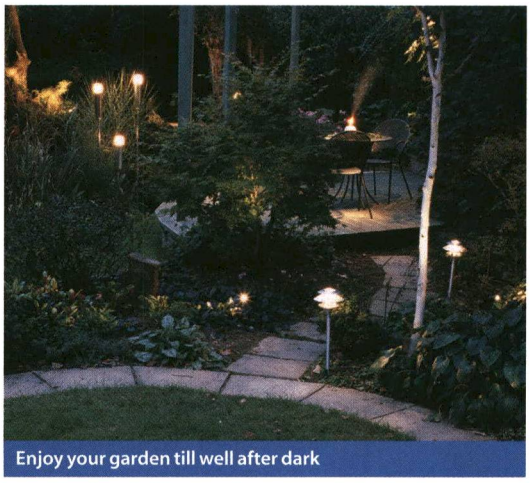
- Photo-editing software
- Must-pack holiday gadgets
- Internet games

LIGHT UP YOUR GARDEN



Setting up lights in the garden is simpler than you might think. That's the reassuring conclusion from a report in this month's *Gardening Which?*. And these days there's a greater-than-ever variety of garden lights available – using oil, gas and electricity – meaning outdoor party lovers are now spoilt for choice.

If you want to create a warm atmosphere, but don't need bright light, *Gardening Which?* recommends an oil lamp. Choose from table lamps, torches on poles to cast ambient light, or short flares for lighting the way. Or try gas lamps which can give a flickering, orange glow similar to oil lamps or an intense, yellow light.



Enjoy your garden till well after dark

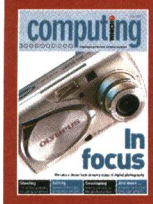
Mains lighting is another possibility for your garden. Installing a temporary outdoor mains supply used to be a job for an electrician but, says the report, nowadays anyone can do it, provided you follow straightforward but essential safety procedures, such as using an outdoor, waterproof socket protected by a residual current device (RCD) inside the house. For permanent or semi-permanent lighting, low-voltage lighting is the simplest and safest option, and proves equally effective for paths, steps, patios and decks . The report provides clear, step-by-step instructions on how to install it yourself.

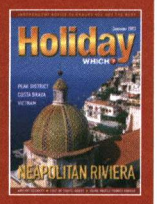
Although *Gardening Which?* tests found that gas lights, oil lamps and low-voltage lighting all give out very low light levels, the amount of light produced is usually sufficient to enable you to see where you're going once your eyes become accustomed. All the lights featured in the report are available in garden centres, mail-order catalogues or on the internet.

Also in Gardening Which? this month

- Garden safety
- Is it worth deadheading?
- Lavender

FREE TRIAL





For a free trial to Computing Which?, Gardening Which? or any of our magazines, just call

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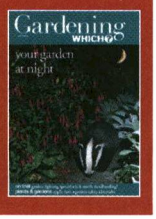
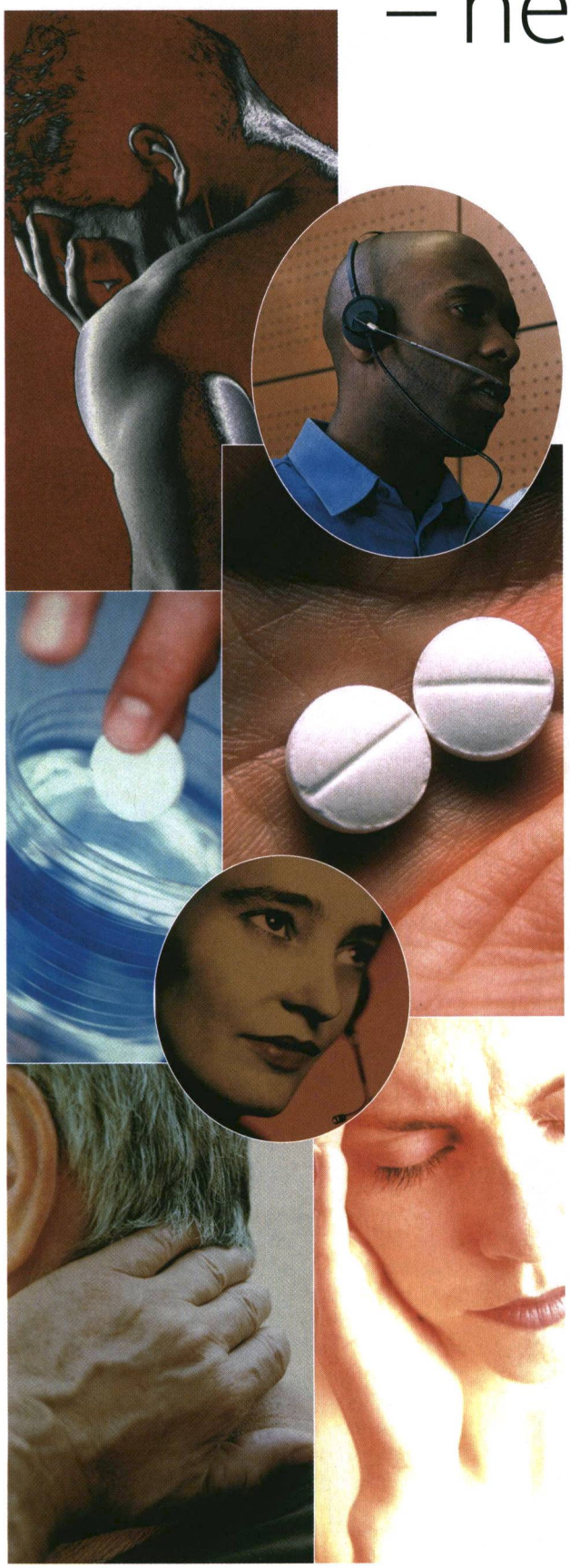


NHS Direct – help or hindrance?



Our check-up of NHS Direct reveals patients being put at risk by poor advice and long waits

Nikki Ratcliff reveals the poor state of NHS Direct's telephone advice service

NHS Direct is the government's all-singing, all-dancing, round-the-clock health information and advice service – available over the phone and now online, too. It certainly sounds convenient, but can you rely on it? Or are you safer sticking to the more traditional routes of GPs, pharmacists, and hospitals?

We decided to go undercover, posing as patients, to find out whether NHS Direct is offering good-quality, safe, and appropriate advice. What we found shocked our medical experts. Advice was sometimes dangerous and inconsistent, staff often failed to spot emergencies, and several times we were left waiting more than half an hour for a phone call that's supposed to be returned within five minutes.

It's clear the phoneline isn't functioning as it should. And the level of service and advice we received was more likely to put patients at risk than when *Health Which?* investigated NHS Direct back in 2000.

OUR INVESTIGATION

In March this year, our specialist researchers made a total of 33 calls to 11 of the 22 NHS Direct regional call centres. All the researchers are experienced in acting as patients, as they often help with GP training. We designed three scenarios based on different medical problems (see 'Our scenarios', right) and put each scenario to each call centre. Just as a normal patient would, each of our researchers made just one call in each area. All calls were recorded. We then asked a panel of experts to tell us what they thought of the quality of advice and service. The panel consisted of one GP and two nurses, all of whom are experts in assessing health professionals.

Some NHS Direct nurses failed to spot potentially life-threatening conditions

WHAT IS NHS DIRECT?

The NHS Direct telephone line is staffed by nurses and trained call-handlers or health information advisers. It was launched in 1998 to give patients 'easier and faster advice and information' about health care,

PHOTOGRAPHY ALAMY, GETTYONE STONE, JOHN TRENHOLM, ZEFA ILLUSTRATIONS MYLES TALBOT

Callers are waiting too long for urgent advice

Staff fail to pick up on some emergencies

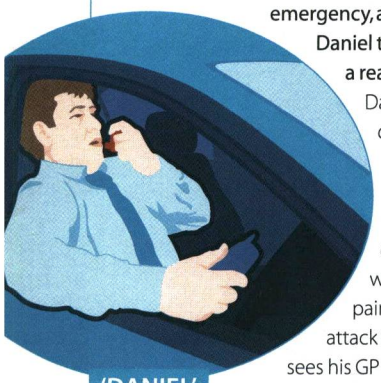
Medical history-taking is often inadequate

OUR SCENARIOS

Our researchers posed as patients Daniel, Chris and Catherine. Each had a set of symptoms designed to test the skill of NHS staff. Whichever scenario we used, the service and advice we received were often flawed

'DANIEL'

We wanted to test whether advisers took enough details to spot the potential emergency, and to refer Daniel to his GP for a reassessment.



'DANIEL'

Daniel is a 55-year-old sales rep, away from home on business. He has the heart condition angina, which causes him pain, and had a heart attack four years ago. He sees his GP for regular check-ups: the last visit was three months ago. He uses a pain-relief spray for his angina. The angina attacks have become more frequent over the last two months, so he's been getting through the spray faster and is now running low. He wants to know how to get a repeat prescription. If asked, he will say that he's taking other medicines to control cholesterol and blood clots.

WHAT SHOULD HAPPEN

He should be told that the increasing frequency of his angina indicates his condition is worsening, and that he could be at risk of another heart attack. He should be advised to see a GP urgently, and told how to get a replacement spray and what to do if his symptoms worsen.

WHAT DID HAPPEN

Who he spoke to On five occasions the call-handler, rather than a nurse, dealt with his query.

Advice No calls dealt appropriately with the urgency of the condition, and our experts judged eight consultations particularly poor. Most dealt with the repeat prescription issue rather than the serious health risks. He was advised to see his GP for a reassessment only twice, and nobody told him what to do if his symptoms worsened, or that he could be at risk of another heart attack.

Questioning In ten of the 11 calls, our experts found the questioning was poor, ranging from 'inadequate' to 'negligent'. This was despite cues from Daniel that he was using his spray more often.

'CHRIS'

We wanted to test whether questions were asked to rule out serious conditions, and whether Chris was told how to care for himself.

'CHRIS'

Chris, 27, has taken two weeks off work to visit friends. He started suffering from back pain three days ago. He's not sure what set it off, but does remember bending down to pick up his socks and 'feeling something go'. He's suffered a couple of bouts of bad back pain in the past but, on both those occasions, the pain eased off after three days. He's now in a lot of pain, and the painkillers he's taking haven't helped much. He's making the call lying on the kitchen floor, as his friend suggested a hard surface might help.

WHAT SHOULD HAPPEN

He should be asked questions to rule out serious conditions such as brain haemorrhage, kidney failure, or damage to the spinal cord. He should then be told that he can treat the back pain himself, given advice about self-care, and told how to decide whether and when to see his GP.

WHAT DID HAPPEN

Who he spoke to Ten of the 11 calls were put through to a nurse. On the other occasion, he was promised a call-back, but the nurse failed to return his call in 90 minutes. One expert felt this was 'unacceptable and very dangerous'.

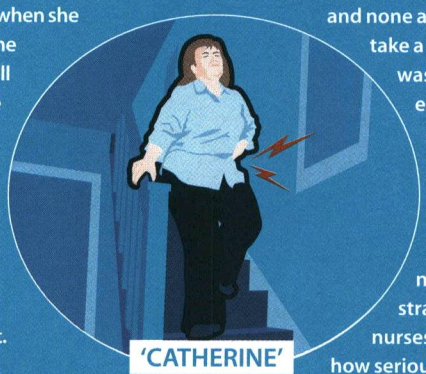
Advice NHS Direct provided better advice in this scenario than in Catherine and Daniel's cases. All ten nurses advised him on how to care for his back himself, but some erred on the side of caution. Eight nurses advised Colin to visit a GP. This was acceptable, since he was in intense pain and had difficulty moving. But in another call, he was advised to go to A&E, which could be a waste of both his time and NHS resources.

Questioning Nurses did a particularly good job in two calls. But in seven calls, they missed some key questions, for example to rule out damage to the spinal cord or to identify previous back pain. One nurse missed so many important questions that our experts deemed her questioning totally inadequate and likely to put her patients at risk.

'CATHERINE'

We wanted to test whether advisers managed to identify the risk of ectopic pregnancy, and to fully explain the need for emergency care.

Catherine is a 38-year-old mother. She's had a 'niggly' pain, which feels like she's ovulating, in her left pelvic area for two days. The pain's getting worse and is bad when she walks downstairs. Since she started taking the mini-pill last year, her periods have been irregular. Her last one was six weeks ago, but she's had some spotting today. A month ago, she suffered a bout of diarrhoea. She moved house last month and doesn't have a new GP yet.



'CATHERINE'

WHAT SHOULD HAPPEN

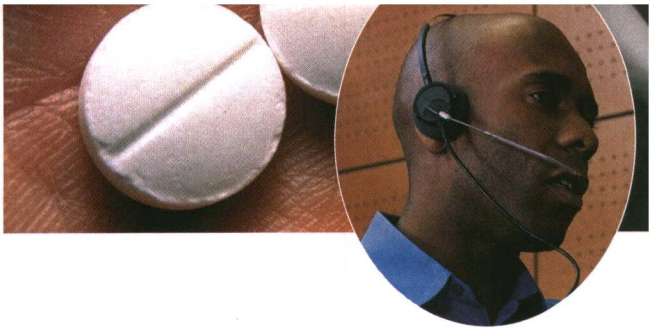
Catherine may have an ectopic pregnancy, which can be life threatening, so she needs to be told the seriousness of her condition. She should be told to take a pregnancy test and to go to A&E or seek an urgent GP appointment.

WHAT DID HAPPEN

Who she spoke to She spoke to a nurse in nine of the 11 calls. Twice, she was told a nurse would call her, but she was never called back.

Advice None of the consultations was up to scratch, and four were particularly poor. Only one nurse mentioned the risk of pregnancy, and none advised Catherine to take a pregnancy test. She was told to get an emergency GP appointment in eight calls. In five of these, she was advised to go to A&E if a GP wasn't available. Another nurse advised her to go straight to A&E. But many nurses failed to tell Catherine how serious her condition could be, and one didn't make it clear enough that she needed to see a GP urgently.

Questioning Only three nurses asked all the key questions. Others missed out on vital clues – like the bout of diarrhoea, which could have stopped Catherine's pill working.

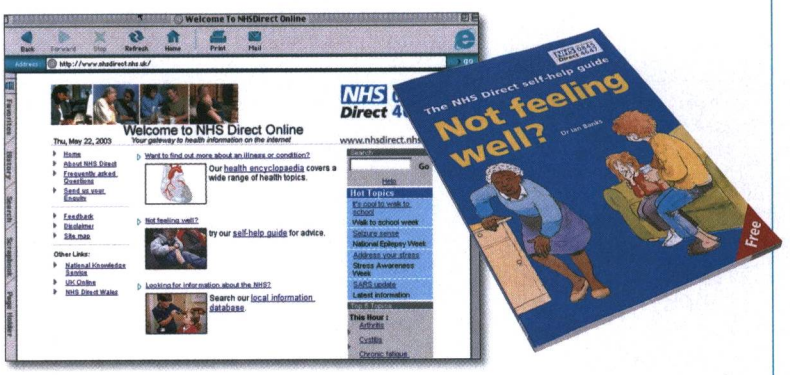


illness, and NHS services. NHS Direct now deals with over half a million calls a month. The service is available in England and Wales, with a similar operation, NHS24, being rolled out in Scotland. There's currently no equivalent in Northern Ireland. As well as the phoneline, there's a book and website (see 'Other NHS Direct tools', below). See 'NHS Direct contacts', opposite, for phone numbers and website addresses.

Taking your call When you call NHS Direct, you speak first to a call-handler, who asks for basic information, including contact details, details of any symptoms and any existing conditions or treatment. The call-handler usually then puts you through to a nurse, or arranges for one to call you back. If your condition sounds very urgent, you may be transferred immediately to 999.

The advice NHS Direct nurses will ask you a series of questions and provide you with advice, using a computer system backed up by their own skills and experience. Their advice might include treating yourself, visiting a pharmacy or GP, or going to A&E.

OTHER NHS DIRECT TOOLS



As well as the phoneline, NHS Direct has produced a self-help book and an interactive online version of the service. Based on our research, we wouldn't recommend that you rely on either the book or the website for anything more than fairly basic health guidance.

NHS Direct Online provides a self-help guide that gives advice based on your symptoms, an encyclopedia with information on various health conditions, and information about local health services. For those without internet access, there are touch-screen NHS information points in some GP surgeries, pharmacies, NHS walk-in centres, colleges and libraries.

The book poses questions about your symptoms and, depending on your answers, advises you to treat the problem yourself, call NHS Direct or call 999.

Our researchers tried out both services, using the scenarios on p11. Both were easy to use, but didn't always let them explain their symptoms fully. And advice can vary between the website and the book. Daniel, for example, was advised by the book to call 999, advice that one of our experts thought was 'safe but somewhat alarmist'. The website simply told him to call NHS Direct. Similarly, Catherine was told to call 999 by the online service, and to call NHS Direct by the book.

OUR CONCERNS ABOUT THE SERVICE

The scenarios we used (see 'Our scenarios', p11) were designed to check whether NHS Direct staff could spot emergencies, whether they asked detailed enough questions, and whether they provided safe, appropriate advice. The service we received highlighted several different problems with NHS Direct.

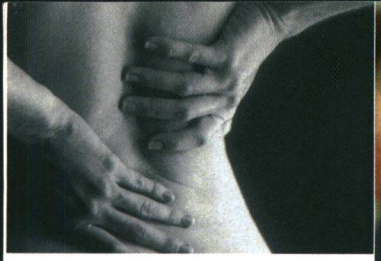
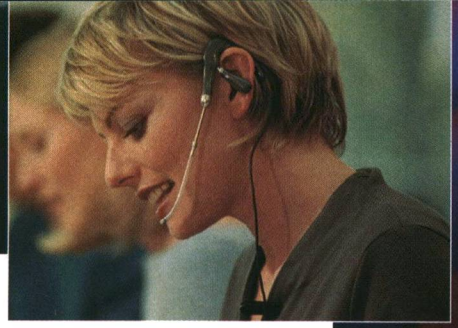
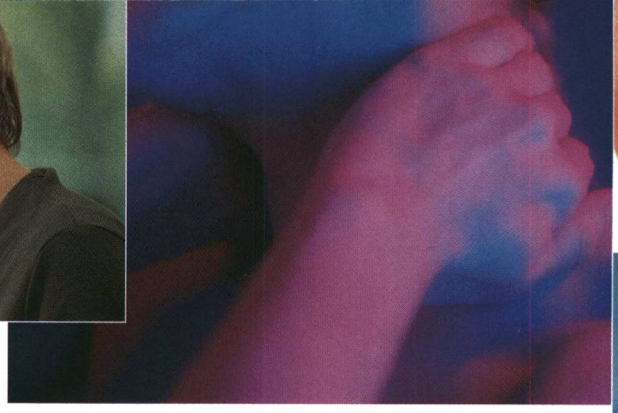
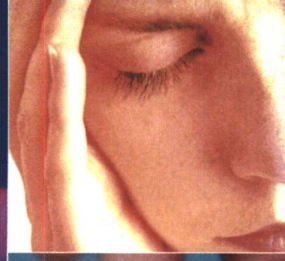
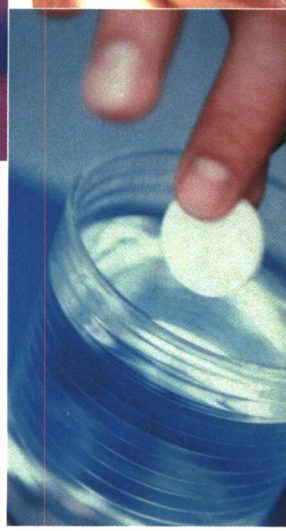
Three of our researchers never received the promised call-back from a nurse

Long waits NHS Direct aims to provide 'speedy' access to professional health advice. Its target is for 90 per cent of callers to speak to a nurse within five minutes. But this happened only 12 of the 33 times we called the service. On seven occasions, our researchers had to wait more than 30 minutes for a nurse to call them back. Two waited almost an hour, and one waited 90 minutes before getting any medical advice. In a further three cases, our researchers never received the promised call-back from a nurse. One waited up to two hours and the others around 90 minutes before giving up. A service designed to be quick and convenient shouldn't involve sitting around for hours waiting for the phone to ring.

After chasing one call, our researcher was told that the service had been inundated with emergency calls. 'It's been a nightmare,' the call-handler explained. Last year, both the National Audit Office and the Commons Public Accounts Select Committee (a cross-party group of MPs) called for NHS Direct to improve response times. Their research had shown that callers were waiting too long for medical advice, sometimes more than 30 minutes. Sadly, our own research suggests there's been no noticeable improvement.

Spotting an emergency NHS Direct isn't designed just to be quick and easy – it should be able to act as the first point of call for any medical query, however serious. But we found it can't be relied on to pick up on an emergency. Our experts were alarmed that all but one nurse failed to stress to Catherine that she was at risk of an ectopic pregnancy (see 'Our scenarios', p11).

Many nurses also missed the 'red flags' that pointed to the fact that Daniel had unstable angina, thus leaving him at risk of collapse or death. *Health Which?* found similar problems when it used this scenario to test NHS Direct in August 2000. As a result of what we found then, NHS Direct said it would review the advice it gives about repeat prescriptions. But, again, our findings suggest that nothing has changed.

Questioning To spot an emergency, it's essential to take proper details of patients' symptoms and their medical history. NHS Direct nurses don't have your medical notes in front of them so they need to probe carefully. In more than half the calls where our researchers were given medical advice, several relevant questions were missed. All the key questions were asked in only four of the 33 calls.

Several consultations were criticised for being mechanistic, not tailored to our researchers' problems, and using a checklist approach. This is probably a result of the computer software that NHS Direct nurses use to prompt them as they talk to callers. On the one hand, the software encourages greater consistency, but the nurses who explored issues in more detail were more likely to offer appropriate advice than those who stuck rigidly to what the computer told them.

Use of other services A key objective of NHS Direct is to increase the cost-effectiveness of the health service by reducing demand for other NHS services. Some research has shown that this is happening: the National Audit Office estimated that around half the running costs of NHS Direct were offset by promoting more appropriate use of other services. However, David Haslam, Chair of the Royal College of General Practitioners, believes 'there is no evidence that NHS Direct has had a positive effect on reducing GP workloads or admissions to hospitals.' More research is clearly needed to determine whether NHS Direct can reduce the burden on other health professionals.

Our investigation uncovered only one major instance that could have resulted in unnecessary use of another service. Chris was referred to his local A&E department, whereas simple advice about how to treat his own back pain would have done the trick.

We did find some inconsistencies in the advice about how other services can be used, suggesting the messages given to patients may be confusing and – in some cases – wrong. Few of the advisers made it clear to Daniel whether or not he could get a renewal of his medication without a prescription. This is despite assurances from NHS Direct three years ago that they would clarify the guidance they give in such situations.

Informing GPs NHS Direct is a confidential service but its staff can pass details of your consultation to your GP (with your permission) where it's helpful for continuity of care. We set up Daniel and Chris with a temporary GP who knew about our undercover research. However, they were asked for details of their GP in less than half the calls. In the eight cases where GP details were taken, they weren't asked whether their GPs could be contacted, and the GPs received no record of the calls. This could have had dangerous implications. In Daniel's case, for example, a serious medical episode could have gone unnoticed, and he could have missed out on important follow-up care.

WHO SHOULD BE THE JUDGE?

Despite our experts' condemnation of many of the calls, our researchers generally rated them as satisfactory. Other research also shows that NHS Direct users tend to be satisfied with their consultations. However, patients may not be the best judge of the advice they're offered. Their satisfaction may relate to the friendliness of staff, the length of the consultation, or how reassuring it was. As our findings show, it doesn't mean they're receiving safe, good-quality medical advice.

WRITE BACK

If you have comments or questions about anything you've read in *Which?* this month, please contact us at **writeback@which.net**. We publish answers to some of your questions in 'Write back', p4, and more online at **www.which.co.uk/whichextra**

EVER-EXPANDING SERVICE

What started as a telephone helpline is rapidly becoming much more (see 'NHS Direct tools' opposite). And there are moves to expand NHS Direct even further over the next three years.

Plans include doubling the phoneline's call-handling capacity, with the aim of providing quicker access. The role of the service is also going to expand. The government wants it to help ease the burden on both GPs and the emergency services. So plans are afoot for NHS Direct to take on responsibility for dealing with out-of-hours calls to GPs, and for handling all low priority 999 calls. Patients in south-east London can now report drug side effects to NHS Direct – a service that may be rolled out across the country.

A new NHS Direct digital TV service will be unveiled by 2004 and, by the end of this year, you'll be able to access your own 'personal health space' on the internet that could provide a secure way of storing and accessing health information about yourself.

NHS DIRECT CONTACTS

www.nhsdirect.nhs.uk and **www.nhsdirect.wales.nhs.uk** **England and Wales** 0845 4647

www.nhs24.com **Scotland** The NHS24 phone service is currently available only in the Grampian, Highland, Greater Glasgow, Ayrshire and Arran regions. It should be available in the whole of Scotland by the end of next year. 08454 242424

NHS Direct self-help book, *Not Feeling Well?* free from pharmacies and branches of Safeway

OUR VERDICT

We applaud the concept behind NHS Direct – to provide patients with an accessible source of good-quality medical advice. We also welcome the government's commitment to increase funding of the service.

However, our investigation highlighted some fundamental problems with the way the service is currently operating, which the Department of Health must begin to address before the role of NHS Direct is expanded.

There should be a thorough investigation of the training needs of NHS Direct staff and the effectiveness of the software they use. More training is needed to ensure nurses ask the right questions, pick up on emergencies, and contact GPs where appropriate.

The delays in returning patients' calls must also be addressed urgently, and the service should be monitored closely to ensure it can always cope with demand.

We'd like to see far stricter quality control measures in place, so that patients can be confident that a call to NHS Direct will result in a safe, responsive, and reliable service.

Whether it's a week in the Lake District, or an overnight business trip to Brussels, we've found a case to suit you

Lug-able

Even if you rule out Louis Vuitton holdalls and Prada bags, the array of luggage on offer is astounding. Gone are the days when square canvas boxes were the definition of luggage. Traditionally shaped suitcases still exist – in both hard and soft materials – but you can also choose from hard- and soft-sided trolley cases in all sorts of colours and styles. We tested 20 cases, both traditional and trolley types, to help you decide which one will suit you and your travels best.

We've tested three sizes of luggage because of the sheer variety available. The one you pick will depend on whether or not you are a light packer. But, in general, the small cases should be fine for weekend or short business trips, the medium ones for a week, and the larger cases for two weeks or more. Some of the small trolley cases may be taken on a flight as hand luggage, but check the maximum size of bag allowed with your airline, and remember not to exceed its weight limit for hand luggage.

HARD OR SOFT SIDED?

Soft-sided cases are usually cheaper than hard-sided cases. A soft-sided case is fine if all you're going to do is toss it in the car boot and drive off. But a hard-sided case is better if you are heading for the airport.

We subjected both types to an obstacle course for several hours to simulate dozens of trips. We wanted to know how easy they were to manoeuvre. Both the hard- and soft-sided cases fared well.

We found that both types will also stand up to light drizzle when sitting out on the tarmac waiting to be loaded on to a plane. But a few soft-sided cases proved to be the exception – the Antler Spacelite, Carlton Kyoto and Tripp Milan Upright all let in about half a pint of water when left out in our simulated rainfall for about ten minutes. Only one hard-sided case, the Delsey Volume Standard, scored poorly for water resistance.

Filled to bursting We all know what it's like to buy far too much on holiday and find your case is too full on the way home. Luckily, your shopping will leave less impact on any of the cases in our test than it might on your credit card. Neither type was prone to bursting. Only the largest case in the Argos three-piece set split at the zip when it was over filled.

TRADITIONAL OR TROLLEY?

A traditional case is fine if you don't have to carry it too far, and they're generally cheaper than trolley cases. But a trolley is better if you travel regularly between airports and hotels and need to pull your case.

If you know you are going to have to carry it, opt for a lighter case. And, if you need more space, consider buying two lighter cases rather than one large one, as they'll be easier to carry.

Durable, retractable handles are essential to trolley cases. We tested the trolley case handles and found that they were all strong and wouldn't bend under normal use. The trolley case handles tended to be more comfortable than the handles on the traditional cases, too.

When testing the cases for ease of use, we considered how easy to use people with poor grip would find them. The Antler Classic International XL, a traditional case, and Antler Spacelite, a trolley case, had less fiddly locks and fastenings than the other cases we tested.

SECURITY

Our 'thief' checked each of the cases to see how easy they were to break in to. Combination locks were more secure than padlocks, which can often be opened using

BEST BUYS

The **Samsonite Streamline Atlantic III £160** was the best traditional soft-sided case. It's large, has strong handles and fastenings, is water resistant, and easy to wheel around. Our only criticism is it can be hard to carry when full. Contact Samsonite for stockists.

The **Samsonite F'Lite Skyhawk, £75** from Allders, is a good medium-sized, traditional hard case. It, too, has strong handles and fastenings, and is easy to manoeuvre.

The **Samsonite Xylem Altair £165** and **Marks & Spencer Stradalite £80** are both good soft-sided trolley cases. The Samsonite is small, so best for a weekend away, and not cheap. Contact Samsonite for stockists. The Marks & Spencer case is secure, easy to manoeuvre and more than twice the size of the Samsonite, but weighs the same. But the side handle was uncomfortable. It's also available in a smaller and larger size.

The **Marks & Spencer Satellite 2 £100** was the best hard-sided trolley case. It was durable, secure, water resistant and easy to carry. It comes in a smaller and larger size, too.

Clockwise from left: Samsonite Streamline Atlantic III, Marks & Spencer Stradalite, Samsonite F'lite Skyhawk, Marks & Spencer Satellite 2 and Samsonite Xylem Altair

PHOTOGRAPHY JONNY THOMPSON, JOHN TRENHOLM, GETTY IMAGES, THANKS TO THE MELIA WHITE HOUSE

luggage

any key or thin bladed tool. Having both types of lock is even better as it will help to deter potential thieves.

REPLACEMENT PARTS

If you need spares for your suitcase – for example, new wheels for a trolley case – the best place to start is the manufacturer. Neither Argos nor Tripp sells spare parts for their cases, but all the other manufacturers will sell spare parts directly. We've given a phone number for spare parts on p58.

CREASING

Unfortunately, a suitcase has all the right ingredients to encourage creases in your clothing. Clothes are folded, often squashed and left for several hours. There are also lumps and bumps, either from handle and wheel covers or bulky items packed in the case with your clothing.

To combat creasing, take care when you pack. Roll items instead of folding them. Roll a towel around uneven or bulky items so they don't crease folded clothes. Try to give clothes enough space so they aren't squashed, but not so much that they are free to slide around.

FURTHER INFORMATION

www.fco.gov.uk The Foreign & Commonwealth Office offers travel advice and things to do before you go

www.tourismconcern.org.uk Tourism Concern works with the tourism industry to encourage fair trade principles

DAMAGED OR LOST LUGGAGE

New rules mean you're entitled to better compensation if your luggage gets delayed, damaged or lost. Under the previous Warsaw Convention 1929, if you were carrying your full baggage allowance of 20kg, the most compensation you could receive was just under £300. Under the new Montreal Convention 1999, compensation for the same baggage can be up to £850 – much better news for travellers. This will rise with inflation. The Montreal Convention 1999 applies when both the countries you are travelling to and from are party to it, otherwise the old Warsaw Convention 1929 rules apply. To date, the Montreal Convention has been signed by 63 countries plus the European Union.

IF YOUR LUGGAGE IS LOST OR DAMAGED

- Report it to the airline's handling agent on arrival, usually located in baggage reclaim.
- To make a claim, fill in a property irregularity report (PIR). Keep a copy of the PIR and your baggage stubs. A PIR isn't a claim against the airline – you'll still have to file a claim in writing when you get home.
- When the airline finds your bag it should return it to you at its expense.
- Many insurance policies provide cover for lost, damaged or delayed baggage. You can't claim twice for the same loss. Insurers will only pay out for loss which comes within your policy cover but isn't covered by the Montreal Convention limits.

Antler Classic 0830.80 International XL

Argos Carlton Hardcase

Carlton Airtec 01.78

Argos Three-piece set

Delsey Volume Standard 86270

TRADITIONAL CASES

	SOFT-SIDED			HARD-SID
	Antler Classic 0830.80 International XL	**Argos** Three-piece set	**Samsonite** Streamline Atlantic III	**Argos** Carlton Hardcase
SPECIFICATION				
Price (£) 1▷	80	40	*160*	60
Size	large	large	large	medium
Dimensions (lxwxd) cm	60x80x27	79x52x24	71x60x27	58x78x27
Internal volume (litres) 2▷	124	100	112	88
Empty weight (kg)	5	5	5	7
Colours available	black, loden green	black	black, black cognac, blue, sand	navy
FEATURES				
Lock type	padlock	padlock	combination and padlock	combinatio
Integral lock 3▷			✓	✓
Integral identification tag 4▷	✓		✓	✓
Recessed handles 5▷			✓	✓
Number of pockets (external/internal)	1 / 7	1 / 1	1 / 2	0 / 1
DURABILITY				
Handle strength	★	★	☆	○
Zip or fastening strength	★	☆	☆	☆
Shell strength 6▷	★	●	★	○
Burst strength 7▷	★	●	★	☆
PERFORMANCE				
Water resistance 8▷	☆	○	☆	★
Security 9▷	◒	●	★	☆
EASE OF USE				
Using fastenings	★	☆	☆	☆
Handle comfort	☆	○	★	○
Manoeuvrability/ease of carrying	○/○	☆/◒	★/◒	○/◒
TOTAL TEST SCORE (%)	**78**	**53**	**88**	**70**
INFORMATION				
Additional notes/ update since our test		Set of three cases; small, medium and large. Results for the large case shown here		

TROLLEY CASES

	SOFT SIDED								HARD-SIDED	
	Antler Spacelite 750874	**Argos** Carlton Trolley Case	**Carlton** Kyoto 19.7.00	**Delsey** Impact	**M&S** Stradalite	**Samsonite** Xylem Altair 174*055	**Samsonite** 400 Series Cruisair Foton	**Tripp** Milan Upright	**Antler** Pulsar	**Carlton** Airtec 01.79
SPECIFICATION										
Price (£) 1▷	100	40	*65*	*60*	80	*165*	*65*	*70*	145	65
Size	large	large	large	small	medium	small	small	medium	large	large
Dimensions (lxwxd) cm	72x52x24	80x54x30	70x51x22	50x34x21	62x44x22	51x40x20	50x20x40	68x47x27	83x57x34	80x56x27
Internal volume (litres) 2▷	103	113	103	20	61	26	23	64	113	108
Empty weight (kg)	5	6	5	3	4	4	4	5	8	6
Colours available	flint grey	black	anthracite, stone	black, red, navy	grey	quartz, charcoal	blue, black	graphite	silver, mint	black, navy, sky blue, ja red, cranbe lilac
FEATURES										
Lock type	padlock	padlock	padlock	padlock	padlock with combination	padlock with combination	combination	padlock	combination	combinati
Integral lock 3▷							✓		✓	
Integral identification tag 4▷							✓	✓		
Recessed handles 5▷										✓
Number of pockets (external/internal)	3 / 1	1 / 2	1 / 2	1 / 2	0 / 2	none	2 / 2	2 / 2	0 / 2	0 / 1
DURABILITY										
Handle strength	○	★	★	★	★	★	★	★	★	★
Zip or fastening strength	☆	○	★	★	☆	★	★	★	★	☆
Shell strength 6▷	☆	☆	☆	★	★	★	★	★	○	○
Burst strength 7▷	★	★	★	★	★	★	★	★	★	☆
PERFORMANCE										
Water resistance 8▷	◒	○	◒	☆	★	★	☆	◒	★	★
Security 9▷	◒	●	●	◒	★	☆	☆	●	★	★
EASE OF USE										
Using fastenings	☆	★	☆	☆	☆	☆	☆	☆	○	☆
Handle comfort	☆	☆	☆	☆	○	☆	☆	○	☆	○
Manoeuvrability/ease of carrying	☆/◒	○/ ○	☆ /◒	★/★	★/◒	☆/★	☆/★	☆/○	☆/ ●	☆/ ◒
TOTAL TEST SCORE (%)	**66**	**66**	**68**	**84**	**90**	**90**	**89**	**71**	**82**	**80**

arlton irtec 1.78	Delsey Volume Standard 86270	Samsonite F'Lite Skyhawk 145 077
5	70	75
nedium	medium	medium
6.5x77x25	57x68x23	60x77x28
8	66	87
	5	5
black, navy, ky blue, jade ed, cranberry lac	black, ultramarine blue, lavender blue, red, curacao, khaki	red, blue, green, grey, black
ombination	combination	combination
✓	✓	✓
	✓	✓
✓	✓	✓
/1	none	0/1
★	★	★
☆	★	☆
☆	★	★
☆	☆	☆
★	●	★
☆	★	☆
☆	★	★
○	○	☆
○/◒	○/◒	☆/◒
7	84	86

M&S Satellite 2	Samsonite F'Lite Tomcat 145 079	Globetrotter Rotation Upright
100	105	120
nedium	medium	medium
56x27x50	79x56x29	81x55x36
72	85	91
4	6	8
silver	red, blue, green, grey, black	silver, graphite
padlock with combination	combination	combination
	✓	✓
✓		
0/1	0/1	0/2
★	★	★
☆	☆	☆
★	○	◒
★	★	★
★	★	☆
★	☆	★
☆	☆	☆
☆	☆	★
☆/☆	☆/☆	☆/●
91	81	79

LUGGAGE ALLOWANCES

WEIGHT A MINUTE

Luggage allowances vary between airlines. We've given a general guide, but remember to double check with the airline before travelling. If you travel business or first class, some airlines offer a larger luggage allowance.

HAND LUGGAGE

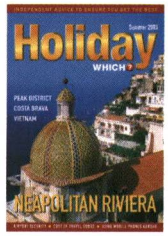
- Hand luggage is usually limited to one piece per person with a maximum weight of 5 or 6kg.
- The maximum size allowed is 55cm x 40cm x 20cm.

CHECKED BAGGAGE

- Baggage allowance for the hold is typically 20kg per person, but can be up to 32kg for some long-haul flights.
- Each person can check in two pieces of luggage. Generally, it is weight rather than size restrictions that apply, but check with your airline before you travel.
- Always contact the airline at least 24 hours before your flight if you need to check in sporting equipment or over-size or over-weight baggage. The airline may ask you to pay a surcharge to carry such items.

HOLIDAY WHICH?

For more holiday tips, get a free trial of *Holiday Which?*. Call **0800 920 108** quoting reference H7DD03 or visit **www.holidaywhichfreetrial.co.uk**



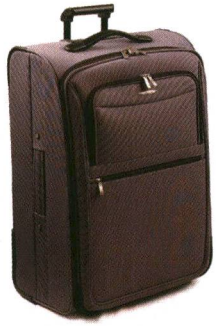
Antler Spacelite 750874

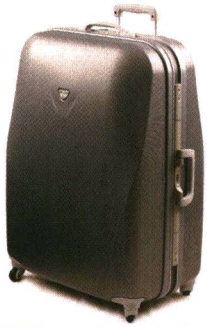
Argos Carlton Trolley Case

Carlton Kyoto 19.7.00

Delsey Impact

Samsonite 400 Series Cruisair Foton


Tripp Milan Upright


Antler Pulsar

Carlton Airtec 01.79

Samsonite F'Lite Tomcat 145 079

Globetrotter Rotation Upright

NOTES

Models highlighted in **red** are in the Best Buy Guide on p14.

Specification

1 This is the price you should expect to pay by shopping around. For cases that aren't widely available, the manufacturer's guide price is shown in *italics*.

2 This is the volume of space in the case, including pockets.

Features

3 An integral lock is one that's built into the case. Integral locks prevent the need for a protruding external lock which may get caught on other cases.

4 An integral identity tag won't break off or get mislaid.

5 Our user trials show that people often prefer recessed handles because they prevent damage during baggage handling or when the case is being stored.

Durability

6 Each case was loaded and dropped twice from a height of 60cm on to each of its corners. Any damage was assessed.

7 With the fastenings and locks shut, we put an inflatable bag in the cases and pumped it up to see if the pressure caused any damage.

Performance

8 This test simulated ten minutes of moderate rainfall.

9 Our 'thief' checked each case to see how easily the locks could be breached using minimum force.

KEY

★ ☆ ○ ◒ ●

best ⟷ worst

✓ has this feature

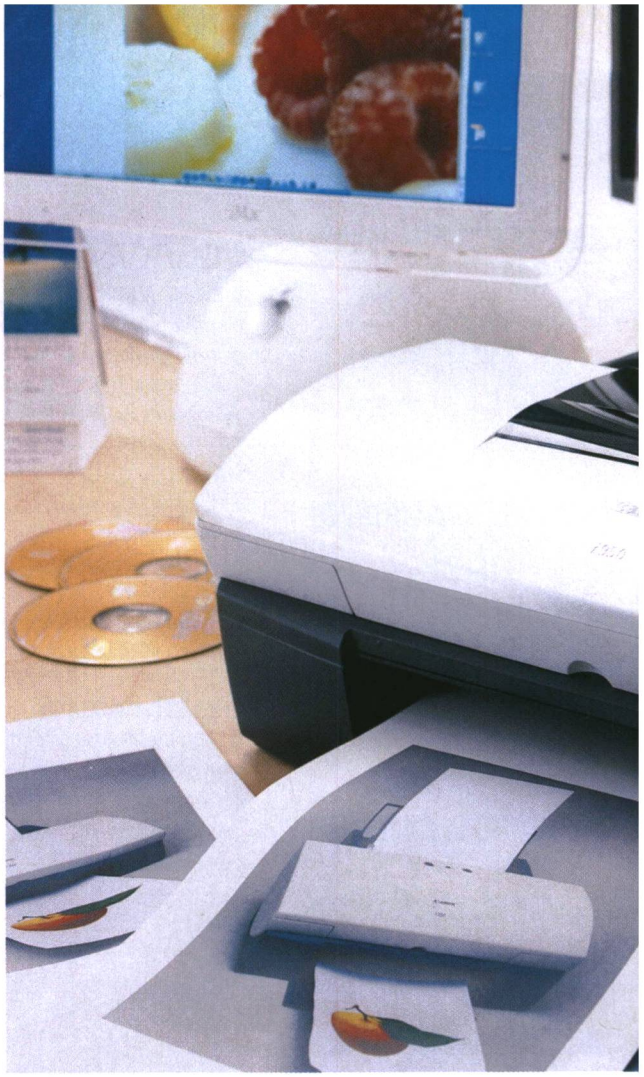
TOTAL TEST SCORE

This score ignores price and is based on:

Durability	40%
Ease of Use	35%
Security	20%
Water resistance	5%

COLOUR PRINTERS

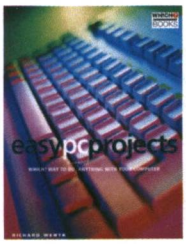
Some ink costs more than a vintage champagne, so it pays to think about the lifetime cost when buying a new printer



Colour printers used to be a rare luxury, but now, thanks to the continual improvement of technology, they are affordable and commonplace. But choosing a colour printer remains tricky because of the wide choice and large differences in price, not to mention the huge variation in running costs. Here we provide general advice on choosing a printer, while subjecting a crop of colour inkjet and colour laser printers to our rigorous test programme.

WHICH? BOOKS

For more tips on buying a printer and other information on getting the most out of your computer, buy a copy of *Easy PC Projects* (£12.99). To order, call **0800 252 100** quoting reference PCPROJ (BKPW07).



INKJETS VERSUS LASERS

Colour laser printers are starting to appear for around £500 upwards, so we decided to take a look at a few of these new 'budget' models for the first time, and compare them with inkjets. The main advantage of lasers over inkjets is speed. It doesn't matter whether you're printing a full-stop or a paragraph, a laser printer will always take the same amount of time because it prints the entire page in one go – just like a photocopier. Anyone who's seen an inkjet stutter through a photograph, or take its time blotting out some business graphics, will find this attractive.

The other advantage of lasers is that they generally have lower running costs than inkjets. Laser printers don't require expensive photo paper for best results when printing pictures and graphics, whereas inkjets do. But, with the right paper, the ultimate quality of inkjets for printing photographs is considerably better than lasers so, if photo printing is really important to you, an inkjet remains the best choice. If your output is mainly non-photo colour graphics and you need to produce a large number of copies, say for a newsletter, then a colour laser could be worth the extra outlay.

THE PRICE OF INK

Replacement cartridges for inkjets are expensive. A typical three-colour HP cartridge with a capacity of 17ml costs around £29. This works out at around £1.70 per millilitre. To get some perspective on this, a bottle of 1985 Dom Perignon works out at about 23p per millilitre. OK, so you can't print out a spreadsheet with a glass of fizz, but there is much to suggest that ink cartridges needn't be so pricey (see 'The money of colour', September 2002, p18). For example, you can buy generic cartridges for around half the price the big

THE TESTS

Overall we were impressed with the colour inkjets we tested. Manufacturers tend to develop two printer ranges – one for general use, another for photos. But we found that the quality of photos from the Epson photo printer didn't make up for the sacrifice in text quality.

LASERS

All the lasers we tested printed black text clearly, but coped less well with photo printing. This is because, unlike inkjets, lasers don't use liquid ink that can be blended to produce the subtle shades. But they were excellent at printing non-photo graphics, such as colour charts and tables.

SPEED

Print speed varied. The Canon i950 took just under two minutes to print an A4 photo. But this impressive result was brushed aside by all the lasers, the slowest of which took just 47 seconds. The difference between the best inkjets and the lasers was less pronounced when printing black and white text. The Canon i550 printed five pages in 46 seconds compared with 31 seconds for the Oki and Minolta lasers. The photo inkjets were slow at printing text – the Epson Stylus Photo 925 took more than three minutes.

EASE OF USE

There wasn't a great deal to separate the models on test in terms of ease of use, but the lasers were more difficult to set up. They are heavier than inkjets, so best carried by two people, and that's just the beginning. Fitting toner cartridges and the other components into a laser can be messy, and you could easily damage the printer if you don't follow instructions to the letter. As a result some received low ease of use scores but, once they are up and running, they are generally no more complex than inkjets.

PHOTOGRAPHY IAIN BAGWELL

Test of colour inkjet and laser printers

The huge differences in lifetime running costs

The 'empty' ink cartridges that aren't

The Canon i950 is the best inkjet for printing colour photos

boys, such as Canon, Epson and HP, charge. It's best to avoid really cheap cartridges as quality does vary. Cartridge Concepts (www.cartcon.co.uk) and PC Ink (www.pc-ink.com) are two places to start looking.

Laser printers don't use ink but coloured powder called toner. This costs from £70 to £110 per cartridge, which may seem expensive, but a toner cartridge will print many more pages than an inkjet cartridge.

Long-term costs To give an idea of how ink and toner costs pan out in real life, we used the scenario in which someone printed one photo, two high quality, colour graphic documents, and three black and white letters each week. We then extrapolated this over three years and saw some radical differences in running costs.

The Lexmark Z65 pro would use an incredible £420 worth of ink, compared with just £100 worth for the Canon i550. This means that the Canon would cost less to run than one of the lasers, the Oki c5100n, which would use £106 of toner over the three years.

The HP 2500L laser was the cheapest of all the printers for ink consumption, delivering the goods for a modest £86. But some other inkjets did reasonably well. The HP Deskjet 6122 would use £133 worth of ink, and the Canon i320 would use £130 worth.

The cost of ink hasn't gone unnoticed. Last December the Office of Fair Trading reported the results of a year-long investigation. It accused manufacturers of a 'lack of transparency' about the price and performance of their ink cartridges. It wants an industry standard for measuring ink cartridge performance.

Early warning Many of the printers we tested gave premature warnings to change ink and toner cartridges. We saw several indications that the cartridges were two thirds empty when they were only half empty. And warnings that we were about to run out of ink came well before we actually did. The Epson AcuLaser and Minolta Magicolor lasers both warned that new toner was needed just half way through the cartridge's actual lifespan. By overriding the warnings it was possible to achieve nearly 100 per cent more output. With replacement laser toner cartridges costing up to £110 a go, rising to about £300 if you buy the whole set of four colours, it can pay to ignore these warnings.

Inkjets from Canon, HP and Lexmark also gave premature warnings, and we'd suggest printing until you see a drop in quality to get the most for your money.

Cheeky chips Embedded into Epson's ink cartridges are microchips that stop the printer working when the ink runs out. Our tests showed that the chips were over-zealous. Using a £20 'chip resetter' tool, we reset the chips that were reporting themselves empty. We tried printing with them again and found that in one case there was enough ink left to print 38 per cent more pages without any visible drop in quality. The least amount of extra pages we managed to print was 17 per cent. Although you could argue that these chips ensure the quality of prints remains high, we can't help but feel that most consumers would rather print until they can see worsening results, and save money.

Chip resetter tools like the ones we used are not available from the big retailers, but typing 'chip resetter' into a search engine such as google.co.uk brings up the names of several online vendors.

EXTRAS?

Ink and toner aren't the only costs you should consider when running a printer. Lasers will eventually need replacement imaging drums, which cost from £60 (for Epson) up to £120 (for HP). This seems expensive, but you'll only have to replace it after printing 5,000 colour or 20,000 black and white pages (for the HP), and a whopping 12,500 colour or 45,000 black and white pages (for the Minolta).

Paper Finally, the paper you need for printing high quality photos with an inkjet is expensive. A4 photo paper, for example, costs around 60p a sheet. If you're printing lots of photos, these costs will soon mount up. ▷

PRINTERS

		INKJET								LASER	
		Canon i320	Canon i550	Canon i950	**Epson** Stylus C82	**Epson** Stylus Photo 925	**HP** Photosmart 7350	**HP** Deskjet 6122	**Lexmark** Z65 pro	**Epson** AcuLaser C900	**HP** 2500L
SPECIFICATION											
Price (£)	1▷	50	119	290	100	200	180	150	170	499	699
Dimensions (hxwxd) (cm)	2▷	370x380x480	330x420x560	320x415x570	340x480x350	360x490x640	160x470x460	190x430x400	340x460x320	430x410x520	330x485x65
Incompatible operating systems	3▷										
Interface/s	4▷	USB 1.1, 2.0	USB 1.1, 2.0, parallel	USB 1.1,	USB 1.1, parallel	USB 1.1	USB 1.1, 2.0	USB 1.1, 2.0, parallel	USB 1.1, 2.0, Ethernet	USB 1.1, Ethernet parallel	USB 1.1, parallel
Cable supplied				✓	✓						
FEATURES											
Printing via memory card	5▷					✓	✓				
PRINTING PERFORMANCE											
Black & white text quality/speed	6▷	☆/○	☆/☆	☆/◒	○/☆	○/◒	☆/○	○/○	○/☆	★/★	★/★
Colour graphics quality/speed	7▷	☆/◒	○/☆	★/☆	☆/☆	☆/○	☆/◒	○/○	◒/●	○/★	○/★
Photo quality/speed	8▷	☆/○	☆/☆	★/☆	○/○	☆/◒	★/○	☆/○	☆/◒	○/★	○/★
PRINT COSTS (£)	9▷										
Cost of a black & white text page	9▷	0.03	0.02	0.02	0.03	0.05	0.04	0.03	0.05	0.01	0.02
Cost of a colour graphics page	9▷	0.11	0.07	0.1	0.11	0.19	0.17	0.1	0.27	0.09	0.08
Cost of a photo	9▷	0.52	0.44	0.86	0.92	1.58	1.44	0.56	2.00	0.39	0.33
Projected three-year cost	10▷	130	100	175	192	329	296	133	420	94	86
CONVENIENCE											
Ease of use	11▷	☆	☆	☆	☆	☆	☆	☆	☆	○	○
Versatility	12▷	○	☆	☆	○	☆	☆	☆	☆	○	☆
Noise	13▷	○	○	○	○	○	☆	○	☆	◒	◒
Environment	14▷	☆	☆	☆	☆	○	☆	☆	○	○	○
Build quality		◒	☆	☆	☆	☆	○	○	☆	☆	☆
TOTAL TEST SCORE (%)		**68**	**74**	**80**	**67**	**71**	**73**	**70**	**62**	**74**	**76**
INFORMATION											
Additional notes/ update since our test							To be replaced a couple of months after publication				Toner costs ca be almost halved if user ignores toner replacement warnings

NOTES

Printers highlighted in **red** appear in the Best Buy Guide, above right. The results in this table are not comparable with those published by our sister publication *Computing Which?* in January 2003 (see 'True colours', *Computing Which?*, January 2002, p10). That report focused more heavily on photo printing performance, in addition to text printing. Our report puts greater emphasis on all-round performance.

Specification

1 Typical high-street prices if you shop around. Prices for printers that aren't widely available are in *italics*.
2 Measurements include space used by plugs and any fold-out paper trays.
3 These are the common operating systems that won't work with the printer.
4 These are the types of socket you can use to connect the printer to a computer. If you use USB you don't have to switch off your computer when you want to connect the printer.

Features

5 Lets you print pictures from a digital camera memory card.

Printing performance

6 These are ratings for the print quality and speed for a typical black and white letter.
7 These are ratings for the print quality and speed of a mixed colour graphics document with photos printed on high quality settings.
8 These are ratings for the print quality and speed for an A4 photograph printed at maximum quality settings.

Print costs

9 The cost of ink/toner to produce the test pages. Standard high-street prices for ink and toner were used where possible.
10 The projected ink/toner cost of printing three letters, two colour documents and one photo every week for three years. To calculate this cost we replaced the ink cartridge when the ink replacement warning showed.

Convenience

11 This covers all aspects of using the printer, from the quality of the manuals to the difficulty of loading new ink cartridges and installing software to removing jammed sheets of paper.
12 This indicates the variety of task that the printer can be used for. Examples include printing on envelopes or transfers for T-shirts, and printing direct from memory cards.
13 How noisy the printer is when in use.
14 This takes account of power consumption and environmental factors, such as ease of recycling, and includes noise.

KEY

★ ☆ ○ ◒ ●

best ⟷ worst

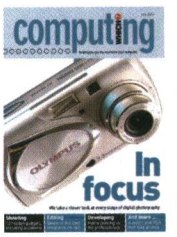
✓ has this feature

TOTAL TEST SCORE

This score ignores price and is based on:

Printing performance	55%
Ease of use	20%
Versatility	15%
Build quality	5%
Environment	5%

Epson Stylus C82



COMPUTING WHICH?

For more information about digital photo printing, take out a free trial to *Computing Which?*. Call **0800 920 117,** quoting reference UCJ703, or visit the website **www.computingwhich.co.uk**

Minolta QMS Magicolor 2300 DL	Oki C5100n
660	763
440x440x490	350x410x550
Mac OS9, OS X	Mac OS9, OS X
USB 1.1, parallel, Ethernet	USB 2.0, 1.1, Ethernet
	✓
★/★	★/★
☆/★	○/★
◒/★	◒/★
0.01	0.01
0.08	0.12
0.38	0.41
39	106
○	☆
☆	☆
◒	◒
○	○
☆	☆
75	75
	Toner costs can be almost halved if user ignores toner replacement warnings

BEST BUYS

INKJETS

All the Canon printers on test produced good quality prints in most of the tasks we set, and were among the cheapest to run. The **Canon i550**, **£119** from John Lewis, or **£109** from www.digital-cameras.com, performed nearly as well as its more expensive brother, the Canon i950. It was the cheapest inkjet to run, using an estimated £100 worth of ink over three years. It bettered its sibling in terms of black and white print speed, too, and was only let down by its average score in the colour graphics test.

The **Canon i950** did beat the i550 in the photo quality test, so consider this model if printing pictures is your priority. It costs **£290** from John Lewis, or **£274** from www.office-online.co.uk.

Another option is to buy a printer for day-to-day printing, and use a digital developing service for your digital photos. See 'Inside Which?', p9, for a summary of the new *Computing Which?* report on these services.

LASERS

If you don't want to print photos, but do want to print large numbers of colour documents quickly, consider a colour laser printer. All of the models we tested did similarly well but the **HP 2500L**, **£699** from John Lewis, or **£803** from www.office-online.co.uk, just shades it. Its photo print quality was the best of all the lasers and it was the cheapest to run.

The **Minolta QMS Magicolor 2300** was best for colour graphics. It's **£660** from www.office-online.co.uk.

The **Epson AcuLaser C900**, **£499** from John Lewis, or **£502** from www.office-online.co.uk is the value-conscious choice, costing around £200 less than any of the other colour lasers, but with very similar scores.

Canon i320

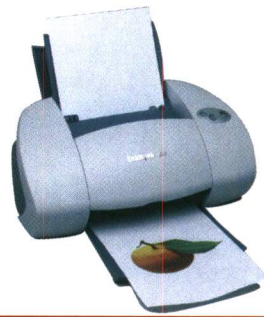
Canon i550

Canon i950

Epson Stylus Photo 925

HP Photosmart 7350

HP Deskjet 6122


Lexmark Z65 pro

Epson AcuLaser C900

HP 2500L

Minolta Magicolor 2300 DL

Oki C5100n

Part one of our investigation into contracting out
Next month, we look at whether you should be contracted out now

Contracting out of Serps
WAS IT WORTH IT?

The headlines of 15 years ago predicted a rosy future for people who contracted out of the government's Serps pension. But the reality turned out quite differently

Back in 1988, the government started a pension revolution. It encouraged people to opt out of the additional state pension scheme (Serps), and take out a private personal pension instead. The pensions industry was keen to tell people that they'd be much better off if they took the private route. By 1992, more than five million people had left Serps for a private pension.

If you'd believed the hype, you might expect to have a sizeable pension fund by now, and be looking forward to a sunny retirement. However, our analysis shows that millions of people would have been better off staying with the government scheme than relying on private pension providers. Overleaf, we assess how you may have been affected. But, first, we get to the bottom of what contracting out means.

ALL ABOUT CONTRACTING OUT

When people talk about contracting out, they're referring to giving up your benefits to the additional state pension scheme, and investing in a private scheme instead.

What is the additional state pension? It's provided on top of the basic state pension to employees who have paid enough National Insurance contributions (NICs). It's been around in one form or another since 1961 – known first as the graduated pension, then the state earnings-related pension scheme (Serps). Last April, Serps was replaced by the state second pension (S2P), which also offers benefits to some carers and disabled people.

You pay more NICs the more you earn, and more NICs entitle you to a higher level of pension, up to a certain limit.

WRITE BACK

If you have comments or questions about anything you've read in *Which?* this month, please contact us at **writeback@which.net**. We publish answers to some of your questions in 'Write back', p4, and more online at **www.which.co.uk/whichextra**

What contracting out means

Why it's failed to live up to expectations

Who is most likely to have lost out

Quit Serps, young man

new pension plan comes from a rebate on the National Insurance contributions that you and your employer pay. This rebate could be as much as £1,204 for 1987-8 and £1,163 for each of the next five years if you earn more than £305 a week. These amounts include an extra 2% incentive from the government for

y date for
out of Serps

How were employers' schemes affected? Employers' pension schemes have always been allowed to contract out of the state pension scheme. This means both you and your employer pay a slightly lower National Insurance contribution. This article deals solely with contracting out into a personal, stakeholder or personal group pension. Our conclusions don't necessarily apply if you're contracted out in an employer's scheme.

What changed in 1988? The government had been planning to abolish Serps altogether. Under pressure, it retained the scheme, but encouraged more people to contract out so it would have less responsibility to pay Serps pensions in future.

How does contracting out work? You and your employer still pay the same NICs, but some of them are redirected into a private pension fund instead of going to the government. This payment is known as the National Insurance (NI) rebate.

The type of pension scheme that you use to contract out is known as an appropriate personal pension (APP) or, since 2001, an appropriate stakeholder pension (ASP). It's separate from any other personal pension you may have. As with other personal pensions, you choose the funds in which your contributions are invested. You build up a pot of money made up of the NI rebates and any investment growth or loss, minus any charges. When you retire, you use this pot to buy an annuity – an insurance policy that pays an income for life (see 'Funding the future', *Which?*, January 2003, p40, for more on annuities).

Whether or not you're contracted out, you'll still receive the basic state pension when you retire if you're eligible. But you won't be entitled to the additional state pension for any years that you've been contracted out. The idea is that the private fund you build up will provide you with a larger additional pension than the one you'd get from the state. But, of course, this isn't guaranteed as it relies on the performance of the stock market.

Why did so many people contract out? Contracting out may involve taking a gamble, but that's not how it was viewed in the late 1980s. A typical newspaper article of the time reflected the general feeling: 'Time is running out for the under 40s to take what could prove to be the best financial planning decision of their lives'. It was taken as given that anyone in their 20s or 30s would benefit financially if they contracted out.

There was an added incentive, too. For the first five years of the scheme, the government paid an extra 2 per cent of your earnings into your APP if you were contracting out for the first time.

Did contracting out benefit all ages? Contracting out was always seen as a less attractive option for older people. Experts at the time recommended that men should contract back in to the state scheme in their mid- to late-forties, and women should stay contracted out only until their late-thirties or early-forties. To encourage more people to stay contracted out for longer, the government changed the way it dealt with National Insurance rebates.

Initially, the government paid 5.8 per cent of your salary (on top of its incentive) into your APP no matter what your age. This comprised 2 per cent from your NI contribution and 3.8 per cent from your employer's contributions. This flat-rate rebate tended to work in favour of younger people as their contributions had longer to grow before they retired. So, to redress the balance, the government introduced age-related rebates in 1997. They started to pay 9 per cent for people over 50, for example, compared with just 4.2 per cent for those aged 30.

OUR ANALYSIS

Millions of people were taken in by the contracting-out hype in the 80s and 90s, so we wanted to find out what's happened to all the money that was siphoned away from the government scheme. Has it been making millions for people's personal pensions? Or has it dwindled to nothing? Our

WHAT SORT OF SCHEME?

Confused by different types of pensions? We explain some of the basics.

BASIC STATE PENSION Provided to anyone who's made, or been credited with, enough National Insurance contributions.

STATE EARNINGS-RELATED PENSION SCHEME (Serps) This provides an earnings-related top-up to the basic pension for employees who have earned a certain amount. It's possible to contract out of the scheme.

STATE SECOND PENSION (S2P) The replacement for Serps. Pensions are still earnings related but are more generous for low earners. Carers and some disabled people also qualify. As with Serps, you can contract out.

PERSONAL PENSION A private scheme, where your contributions are invested. The resulting fund is used to buy a retirement income.

STAKEHOLDER PENSION A form of personal pension with guaranteed low charges.

APPROPRIATE PERSONAL OR STAKEHOLDER PENSION (APP or ASP) The type of private scheme you take out if you contract out of Serps or S2P. Your National Insurance rebates are redirected into your APP or ASP, where they're invested, and eventually turned into an income for life.

EMPLOYER'S PENSION SCHEME (final salary) Your pension depends on how long you've been in the scheme and your salary when you retire or leave the scheme. It doesn't depend directly on investment growth.

EMPLOYER'S PENSION SCHEME (money purchase) Regular contributions from you and your employer are invested and turned into an income when you retire.

research makes it clear that, contrary to expectations at the time, millions of people are on course to be worse off in retirement as a result of contracting out. The government's incentives – paid for by taxpayers – managed to entice people into the scheme, but couldn't ensure that private pension providers delivered the goods.

Our examples We've created four typical examples to see what retirement income their APP is likely to provide, and how this compares with what they could have expected if they'd stayed in the state scheme.

Our first couple, Fred and Wilma, contracted out in 1989, aged 25. Barney and Betty were both 35 when they contracted out. All four have remained contracted out since 1989, and have been paid average earnings every year. All are typical of the sorts of people who were encouraged to contract out of the government scheme.

The tables below show what would have happened to their money if they'd put it into one of the various pension companies' APPs between 1989 and 2003. We've assumed they chose to invest in the provider's unit-linked balanced managed fund.

Looking ahead Our two couples aren't retiring now, so we've estimated what their pension fund could be worth at retirement. We've looked at what would happen if their investments grow at either 1 per cent or 3 per cent a year on top of earnings inflation. We've then deducted a 1 per cent annual charge. This is what pension providers refer to as 'real growth'. Pension providers use these 1 and 3 per cent figures in your annual pension statement and when providing illustrations for new customers.

JARGON BUSTER

ANNUITY An insurance policy that pays a regular income in exchange for a lump sum.
APP/ASP Appropriate personal or stakeholder pension. The type of pension you use to contract out of the state scheme.
CONTRACTING OUT Where you give up your rights to the additional state pension. In return, some of your National Insurance contributions go to an employer's scheme or to an APP or ASP.
EARNINGS INFLATION How much earnings rise in a year.

We've estimated that earnings inflation is likely to be around 4 per cent a year. So your investments would actually have to increase by 5 per cent to achieve 1 per cent 'real' growth. Similarly, 3 per cent in our tables is likely to mean 7 per cent actual investment growth.

To complete our future-gazing, we worked out the annual pension income our examples could receive from an annuity bought with their fund when they retire. We've assumed today's annuity rates will still apply, but they've fallen heavily over the past few years and may continue to do so, leaving you with even less of a pension.

WHO LOSES OUT?

Our tables show that many people are set to lose out. Betty, for example, could end up with just £817 a year, instead of the £2,029 she'd expect if she had stayed in Serps. How you'll fare depends on your age, sex, and on past and future investment growth.

Aged 25 in 1989 If, like Fred and Wilma, you contracted out in 1989 at the age of 25 (so are 39 now), it's possible, but unlikely, that you'll have benefited from leaving Serps. If their APP funds achieve an investment return of 1 per cent above earnings inflation (roughly 5 per cent actual investment growth) between now and retirement, their personal pensions will fall short of what they would have received from the state. We've calculated that they're likely to achieve between 45 and 64 per cent of the additional state pension.

If their funds grow by 3 per cent above earnings inflation, they may benefit from contracting out, but this depends on their pension provider's charges and investment performance. Fred and Wilma would be on course to benefit from contracting out with just four of the 17 providers we looked at. Even then, the extra 1 to 7 per cent they may receive is nothing like the gains people were expecting in the 1980s. And the required 3 per cent 'real' growth rate is by no means guaranteed.

Aged 35 in 1989 The picture is even less optimistic for people who were older when they contracted out. Our analysis makes it clear that men and women who contracted out aged 35 in 1989 (aged 49 now) aren't likely to have benefited. Whether the future investment return is 1 per cent or 3 per cent above earnings inflation, the APPs from all the providers we looked at will produce less pension than the state scheme.

If Barney's fund grows by 1 per cent above earnings inflation, he can expect a pension worth only 42 to 59 per cent of the additional state pension. Even if it grows by 3 per cent on top of earnings inflation, it

FRED & WILMA

Aged 25 when first contracted out in 1989. Due to retire in 2029

COMPANY	Fund value 3 March 2003 (£)	Pension as at 3 March 2003 (£)	1 per cent: Pension at retirement (£)	1 per cent: Pension as % of additional state pension (%)	3 per cent: Pension at retirement (£)	3 per cent: Pension as % of additional state pension (%)
Allied Dunbar	17,830	761	1,119	61	1,852	101
AMP NPI	16,128	690	1,013	55	1,677	92
Clerical Medical	18,752	801	1,177	64	1,949	107
Eagle Star	17,762	753	1,107	61	1,832	101
HSBC	14,775	633	930	51	1,539	84
Legal & General	16,485	705	1,036	57	1,715	94
Lincoln (Cannon)	15,577	667	980	54	1,622	89
Lincoln (Citicorp British National)	16,615	710	1,043	57	1,727	95
Lincoln (Laurentian Life)	15,451	661	971	53	1,607	88
Lincoln (Liberty Life)	15,952	682	1,002	55	1,659	91
Norwich Union (Legacy CU)	15,376	658	966	53	1,599	88
Norwich Union (Legacy GA)	15,460	662	972	53	1,609	88
Norwich Union (Legacy NU)	16,465	703	1,033	57	1,711	94
Scottish Equitable	13,134	562	826	45	1,367	75
Scottish Mutual Assurance	15,966	683	1,003	55	1,660	91
Scottish Life	16,551	708	1,039	57	1,721	94
Skandia	18,206	777	1,142	63	1,890	104

BARNEY

Aged 35 when first contracted out in 1989. Due to retire in 2019

COMPANY	Fund value 3 March 2003 (£)	Pension as at 3 March 2003 (£)	1 per cent: Pension at retirement (£)	1 per cent: Pension as % of additional state pension (%)	3 per cent: Pension at retirement (£)	3 per cent: Pension as % of additional state pension (%)
Allied Dunbar	19,795	849	1,074	56	1,463	76
AMP NPI	18,050	775	981	51	1,336	69
Clerical Medical	20,869	895	1,133	59	1,543	80
Eagle Star	19,906	855	1,082	56	1,473	76
HSBC	16,723	719	911	47	1,240	64
Legal & General	18,502	795	1,006	52	1,370	71
Lincoln (Cannon)	17,477	752	951	49	1,296	67
Lincoln (Citicorp British National)	18,570	797	1,009	52	1,374	71
Lincoln (Laurentian Life)	17,281	742	939	49	1,279	66
Lincoln (Liberty Life)	17,914	769	974	51	1,326	69
Norwich Union (Legacy CU)	17,244	741	938	49	1,277	66
Norwich Union (Legacy GA)	17,392	747	946	49	1,289	67
Norwich Union (Legacy NU)	18,324	786	995	52	1,355	70
Scottish Equitable	15,011	646	817	42	1,113	58
Scottish Mutual Assurance	17,989	772	977	51	1,331	69
Scottish Life	18,435	791	1,002	52	1,364	71
Skandia	20,171	865	1,094	57	1,490	77

will amount to just 58 to 80 per cent, depending on the pension provider.

Betty fares slightly worse, as her lower state retirement age means she would have been entitled to a slightly higher additional state pension. If investment returns are 1 per cent after earnings inflation, even the best provider could manage only 54 per cent of the expected additional state pension. With one provider, she'd scrape just 40 per cent. If her fund grew by 3 per cent, she'd receive between 55 and 76 per cent.

WHAT WENT WRONG?

The policies have failed to live up to the early, optimistic predictions for various reasons. High policy charges, coupled with poor stock market performance, have eaten into the value of these investments. And falling annuity rates mean your fund can buy a smaller pension when you retire.

Charges Charges were high in 1989, as the table, right, shows. Lincoln (Cannon)'s initial charge took a huge 7.2 per cent of the premium. And the buy-sell spread of 15 providers meant your fund value automatically dropped by at least 5 per cent after you bought it. Only one provider listed had an annual charges limit, but this was an unreassuring 6.3 per cent. APPs tend to have lower charges today, and ASPs have a 1 per cent annual charges limit.

Investment growth Over the 14 years we've analysed, most funds have failed to achieve the necessary rates of growth to keep pace with the state scheme. The funds in our tables achieved their highest growth rates in the early years when earnings inflation was also high. Overall, investment growth has been disappointing.

WERE YOU MIS-SOLD?

You may have been advised to contract out by a financial adviser. Whatever they're selling, advisers have a duty to make sure the policy meets your needs, and that you're aware of any risks. Any adviser who sold you an APP or ASP should have checked your earnings, any employer's scheme open to you, your age and, importantly, your attitude to investment risk. They should have made it clear that the policy could provide a lower pension than the additional state scheme, and checked that you accepted this risk. If this didn't happen, you may have been mis-sold. For more details about whether this affects you, and what you should do now, see our factsheet (details below).

WHAT TO DO NOW?

You can decide to contract back in, but you can't buy back any past years in the state scheme. Next month, we'll help you decide whether it's a good idea to be contracted out now and in the future.

PENSION CHARGES

NOTES
This table shows the main charges that pension companies applied in 1989 to APP contributions invested in the company's unit-linked balanced managed find.

The policy fee shows the amount charged for plan administration. **The initial charge** is any amount that's taken away from your contracted-out contributions before they are invested. **The buy-sell spread** shows how much more expensive it was to buy units in the pension fund, compared with the price you get if you sell the units. You sell units when you transfer the fund or convert it into an annuity. We show any **annual management charge** and whether providers had a **percentage limit on charges.**

PENSION COMPANY	THE CHARGES APPLIED IN 1989				
	Policy fee (£ a year)	Initial charge	Buy-sell spread (%)	Annual management charge (%)	Percentage limit on charges
Allied Dunbar	6.48		5	0.75	
AMP NPI			5	1	
Clerical Medical	22.20			1	
Eagle Star	12.96		5	1	
HSBC			6	1.50	
Legal & General	18.00	£20	5	0.75	
Lincoln (Cannon)		7.2%	5	1	
Lincoln (Citicorp British National)	27.00		5	0.75	
Lincoln (Laurentian Life)	10.20	£30	5	1	
Lincoln (Liberty Life)			5	1.25	6.3% a year
Norwich Union (Legacy CU)	15	£15	5	1	
Norwich Union (Legacy GA)	19.20		5	1	
Norwich Union (Legacy NU)			5	0.75	
Scottish Equitable	27.96			0.75	
Scottish Mutual Assurance			5	1	
Scottish Life		5%	5	1	
Skandia	14.40		5-6	0.75	

BETTY

Aged 35 when first contracted out in 1989. Due to retire in 2019

COMPANY			1 per cent		3 per cent	
	Fund value 3 March 2003 (£)	Pension at 3 March 2003 (£)	Pension at retirement (£)	Pension as % of additional state pension (%)	Pension at retirement (£)	Pension as % of additional state pension (%)
Allied Dunbar	19,795	849	1,074	53	1,463	72
AMP NPI	18,050	775	981	48	1,336	66
Clerical Medical	20,869	895	1,133	56	1,543	76
Eagle Star	19,906	855	1,082	53	1,473	73
HSBC	16,723	719	911	45	1,240	61
Legal & General	18,502	795	1006	50	1,370	68
Lincoln (Cannon)	17,477	752	951	47	1,296	64
Lincoln (Citicorp British National)	18,570	797	1,009	50	1,374	68
Lincoln (Laurentian Life)	17,281	742	939	46	1,279	63
Lincoln (Liberty Life)	17,914	769	974	48	1,326	65
Norwich Union (Legacy CU)	17,244	741	938	46	1,277	63
Norwich Union (Legacy GA)	17,392	747	946	47	1,289	63
Norwich Union (Legacy NU)	18,324	786	995	49	1,355	67
Scottish Equitable	15,011	646	817	40	1,113	55
Scottish Mutual Assurance	17,989	772	977	48	1,331	66
Scottish Life	18,435	791	1,002	49	1,364	67
Skandia	20,171	865	1,094	54	1,490	73

NOTES
The tables show what our examples are likely to receive from a selection of pension providers' APPs that were invested in balanced managed funds between 1989 and 2003. If your provider isn't listed, contact it directly for information. All figures are in today's money.

We've calculated pensions based on both a **1 per cent** and **3 per cent** future annual investment growth above earnings inflation (estimated at 4 per cent). We've then deducted 1 per cent for charges. Actual charges may be more than this.
The **fund value** shows how much the APP pension fund built up between 1989 and 2003 is worth today. The **pension at 3 March 2003** is the annual pension that the APP fund could buy if our examples had retired in March. The **pension at retirement** is the annual pension that the APP fund could buy if our examples retired at the stated date. We've assumed that current annuity rates will apply. The **pension as % of additional state pension** shows how the annual pension from the APP compares with what the state scheme offers.

WHICH? FACTSHEET

To find out whether you might have been mis-sold an APP or ASP, get hold of our factsheet (code SERP03) from 0845 307 4000 or via the 'Extras' menu on www.which.co.uk/whichextra

FURTHER INFORMATION

www.fsa.gov.uk Financial Services Authority website
www.thepensionservice.gov.uk For more information on all forms of state and private pensions

Making it hard for thieves. From left

Break-in records

How easy is it for a thief to run off with your new car? We staged some break-ins to find out

Our specialist technicians know more about car security than the average car thief, so we set them to work breaking their way into 12 new models of popular cars. You might expect the latest cars to incorporate all the most effective anti-theft measures, but we found that newer doesn't necessarily mean more secure.

Car manufacturers should know by now what makes a car vulnerable and how to minimise security threats. We've been publishing car security league tables for years, and the New Car Security Rating (NCSR) scheme has added to public awareness. However, some manufacturers aren't paying enough attention. Three of the new cars on test – the medium-sized Kia Rio, and the Fiat Doblo and Hyundai Matrix MPVs – offered less protection against theft than other, older cars in the same class. And we found that the Renault Avantime (now no longer in production) was far too easy to steal for a luxury car.

Fortunately, there has been some progress. The luxury Lexus LS 430 withstood our break-in attempts better than any car we've ever tested. Unfortunately, you have to pay about £55,000 to experience its laminated glass and other good security features. The new Saab 9-3 goes to the top of the large car class and the new Peugeot 307 SW becomes a league-leader for MPVs.

WHAT DO OUR SCORES MEAN?

Our league tables can give only an indication of resistance to a break-in. We've looked at the design features that offer good protection against theft, and awarded each car marks out of ten both for theft of the car itself, and theft of items from it. Of course, if you park your car where thieves can work on it undisturbed, no amount of protection can guarantee its security.

We've presented separate league tables for each class of car (see right and overleaf), so you can pick the most secure cars of each type. Cars are ranked by their 'theft from' score, as this is the most common vehicle crime. It's also an area where extra security features in cars can really make a difference.

Theft from a car This rating shows how easy it is to break into the car and steal items from the boot, seats, or glovebox. About two thirds of the score depends on the type of glazing, locks, and alarm system. The rest is based on the security protection given to easily stolen parts, such as the stereo, wheels and wheel trims.

We've awarded the highest marks to stereos that are difficult to remove and hard for thieves to sell on. The Peugeot 307 SW MPV and three of the large cars on test – the Saab 9-3, Vauxhall Vectra, and Mazda 6 – all had stereos designed to deter thieves. They were made up of separate components, need a Pin code to operate, and fit only one model of car.

Theft of a car For the 'theft of' rating, we assessed how easy it is to break into the car and drive it away. The main elements we looked for here were a good immobiliser, a secure steering lock and strong door locks. Our scores also take into account the quality of the alarm, how clearly the car's unique vehicle identification number (VIN) is recorded, and any other useful security features, such as fuel caps that can be opened only with the ignition key.

All the cars we tested this time had good immobilisers. But some of the steering, ignition, and transmission locks couldn't resist our break-ins. The steering lock on the luxury Lexus LS 430 was the best we tested – made of sturdy steel and positioned so it's hard to force.

Lexus LS 430, Mini Cooper, Volkswagen Beetle are all top of their class

League tables of the most and least secure cars

The features that help deter thieves

How you can help reduce the risk of theft

LOCKED OUT?

Most thieves get into your car by forcing the locks, and it's easy to see why when you realise just how easy this is. Our testers managed to break through some cars' locks in just a few seconds.

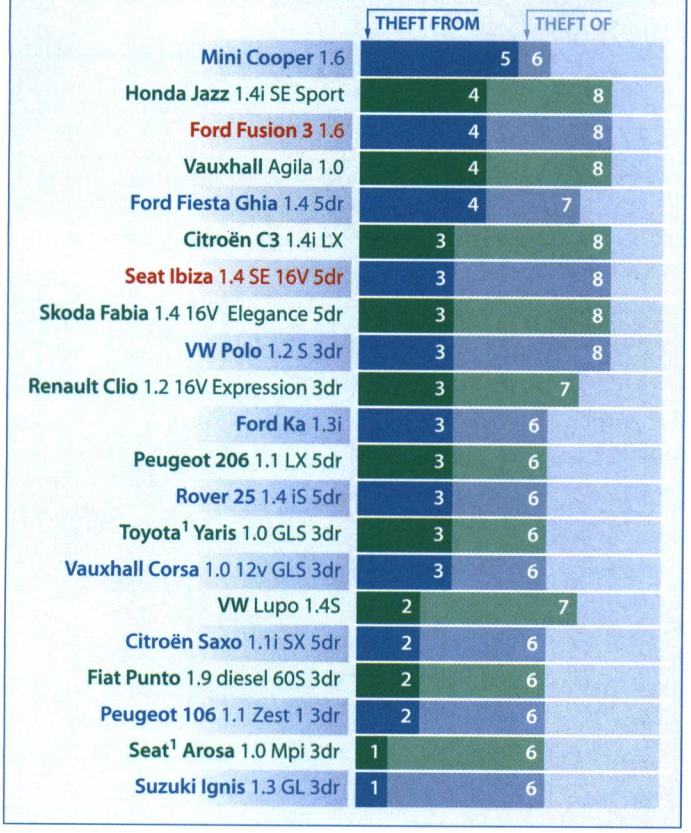
Fortunately, some manufacturers have made sure that it's not always that simple. Eight of the new cars we tested were fitted with deadlocks to improve security. Our expert was unable to overcome the deadlocks on five of these cars – the Ford Fusion, Lexus LS 430, Mazda 6, Saab 9-3, and Seat Ibiza – even after trying for five minutes. When the deadlocks weren't activated, the Ford Fusion and Mazda 6 resisted our expert's attempts for only seven and ten seconds respectively. And the Fiat Doblo, Hyundai Matrix, Kia Rio, and Renault Avantime – none of which have deadlocks – each held up for less than half a minute. It's clear that deadlocks really do provide worthwhile extra security, so remember to set yours if they don't activate automatically. This is normally as easy as pressing the designated buttons on your key fob.

GLAZING OVER

As the trails of shattered glass decorating car parks and pavements show, many thieves ignore your locks, and go straight in through the side window. The toughened glass used in most cars can be broken in seconds, and we've long argued that laminated glass gives far better protection. It took us five times as long to break through laminated glass in our tests. And it's not just a question of time. Our tester called his attack on laminated glass 'brutal and noisy'. It needs precision, the right tools and – for a would-be thief – the guarantee that it can't be heard. So far, though, few cars come

SUPERMINIS

Like many other superminis, the Ford Fusion and Seat Ibiza both scored well in our 'theft of' test, but fail to offer enough protection against items being stolen from the car. The Seat has a good alarm, but we were still able to get into the boot and glovebox too quickly.



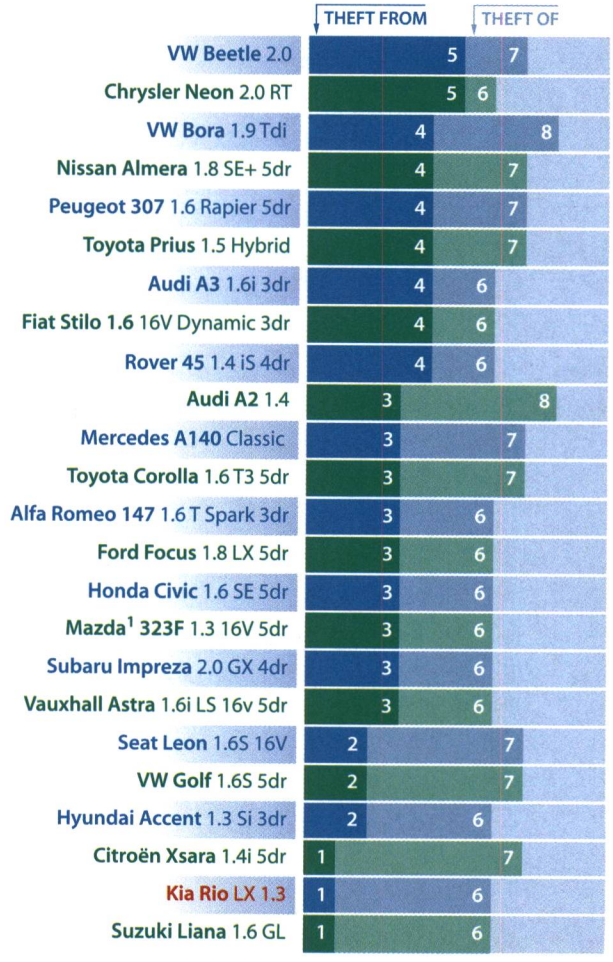
NOTES

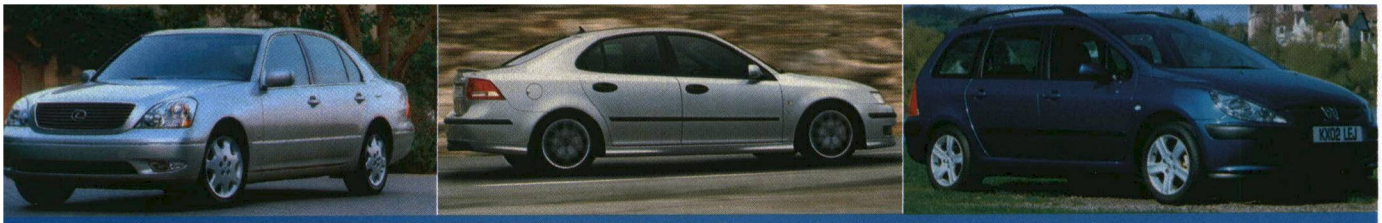
The bold bars indicate how easy it is to steal from the car. The faded bars show how easy it is to steal the car. Higher scores mean more security. Newly tested cars are shown in red.

1 Since our tests, deadlocks on these cars have been added or locks improved. Their 'theft of' score may have increased by up to two points.

MEDIUM CARS

Our testers were into the boot of the budget-priced Kia Rio in just ten seconds. This, together with an unlockable glovebox and little protection for the stereo, meant it only just managed to scrape one point.





New cars that made the grade. From left: the Lexus LS 430, Saab 9-3, and Peugeot 307

with laminated windows. One exception is the expensive Lexus LS 430. Laminated glass certainly isn't cheap, but many car owners would willingly pay the extra for added peace of mind. We'd like all manufacturers to offer laminated windows as an option.

A CO-ORDINATED CRACKDOWN

Increased car security is only part of the solution to car crime, as Mike Franklin, vehicle crime prevention expert from Northamptonshire Police, explains. 'You, the owner, have perhaps the greatest impact,' he told us. 'Your actions can determine whether your vehicle and its contents are targeted.' He recommends a 'check, remove, secure' routine, as follows.

Check that you park your vehicle in a safe location and that you don't leave any valuables in the vehicle, even locked in the boot or glove box.

Remove any valuables and take them with you.

Secure the car by using security devices, and by parking where a break-in is likely to attract attention. State-of-the-art security features won't help much if you park where a thief can work unnoticed.

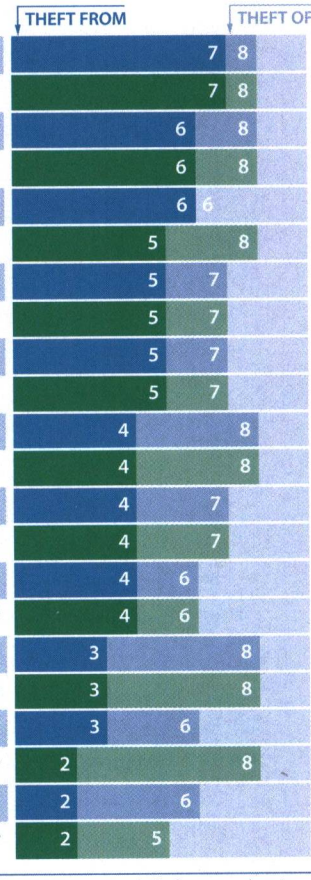
Other elements are also at work in the fight against car theft. The police, local authorities, car park operators, the DVLA, and insurance companies are involved in various initiatives. 'These co-ordinated approaches are resulting in safer car parks, with better lighting and surveillance such as CCTV and number plate recognition technology,' Mike Franklin told us. Similar initiatives are happening in residential areas, where most car crime takes place. Finally, it's good to see a tightening of documentation systems. To make it harder to sell a stolen car, it's now necessary to show a renewal notice (form V11) or the car's log book (V5) to get a replacement tax disc.

LUXURY CARS

The Lexus LS 430 leads the luxury pack. It gets the main areas right, though there's still a little scope for improvement. The Renault Avantime (no longer in production) compares badly with the other cars in this class, mainly due to its poor door locks.

LARGE CARS

The Saab 9-3 and Mazda 6 earn joint first and second places in our table. They both have security-conscious stereo systems and good alarm systems. The Saab's score could be improved if it had a lockable glovebox. The Vauxhall's 'theft of' rating is brought down by its poor door locks.



FURTHER INFORMATION

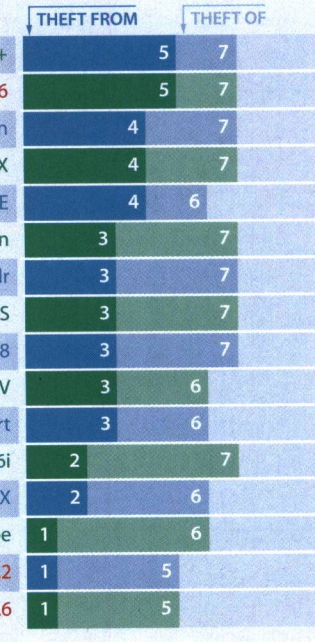
www.homeoffice.gov.uk has links to several useful sources of information for car owners

www.crimereduction.gov.uk and **www.secureyourmotor.gov.uk** have advice about practical steps motorists can take

www.dvla.gov.uk has information about the recent changes to obtaining tax discs

MPVs

Fiat and Hyundai need to improve the security of the stereos in these new models. An alarm system and better glovebox security would also help improve their 'theft from' scores. We also found that the spare wheel on the Fiat Doblo was too easy to steal.



1 Since our tests, deadlocks on these cars have been added or locks improved. Their 'theft of' score may have increased by up to two points

Send us your questions
experts@which.net
Ask the experts,
PO Box 44 Hertford X,
SG14 1SH

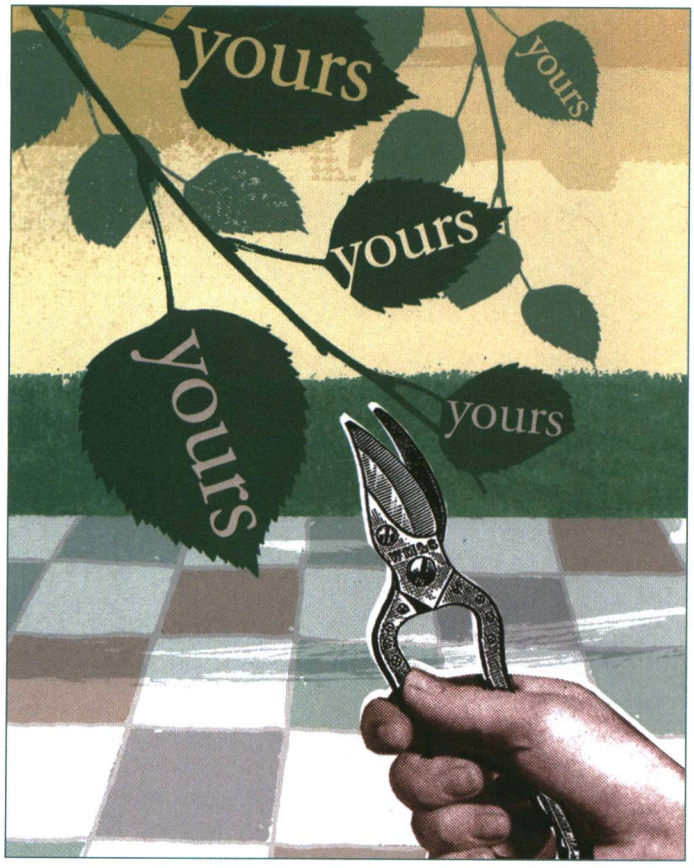
ask the experts

This month, questions on neighbour nuisance

Branching out

Q My neighbour has a large tree, some of whose branches overhang our patio. Can I cut them back?

A You can cut off the branches at the point at which they overhang the boundary into your garden. But you must offer them back. Before you start cutting, check with your council to see whether the tree has a tree preservation order on it. If it does, you could be fined for cutting it. Trees in conservation areas are automatically protected.



Bin and dumped it

Q The people next door use their garden to dump old cars, broken appliances and other rubbish contained in black bin liners. As well as looking ugly, I'm worried that some of the rubbish may be hazardous. What can I do to get them to tidy up their garden?

A Surprising though it may be, there's no law that says people have to be tidy, so you may not have any rights. If persuasion doesn't work, you can report them to your local council. If it thinks there has been a breach of public health regulations, or that the sight of the rubbish is ruining the area, it can make your neighbours remove their rubbish. If there is any infestation of rats or mice, the environmental health officer can enter the property to deal with the problem.

Noise annoys

Q We're often woken up by loud music from the couple next door. Some nights we hardly get any sleep. We've asked them to turn the music down but they've ignored us. What can we do?

A You can object to noise, including noise from building work, if it's so unreasonable that it amounts to what is called 'a nuisance' – that is, something that disturbs your enjoyment of your property. However, just because you find the noise unacceptable doesn't mean your neighbours are breaking the law. If you live in a built up-area, you have to expect a certain amount of noise. But if there is excessive noise after 11pm and before 7am, your neighbour may be committing a 'night noise' offence. You need to keep a detailed diary of each incident, noting the time and the length, and report it to the environmental health officer at your local council. They have the power to serve an abatement order. If your neighbours ignore this, they can be fined.

NEIGHBOUR NUISANCE? TRY BEING NEIGHBOURLY

If you find yourself in a potential dispute with your neighbour, it's worth speaking to them first to try to sort it out informally before taking any further action. If this doesn't work, speak to other neighbours who might also be affected. Keep a diary of events. You might be able to use a mediation service to resolve the problem. Remember that legal action should always be a last resort.

For a list of some organisations that can offer help and advice, see 'Contacts', p58.

Dog tired

Q The dogs from next door sometimes burrow under the fence and run into my garden digging up my plants and shrubs. Can I force the owners to control their animals?

A Unfortunately, animals roam – and they're no respecters of boundaries. However, if your neighbours haven't taken reasonable steps to restrain their dogs, or they've actively encouraged them to go on to your property, you can take legal action against your neighbours to claim compensation for damage.

One man and a van

Q My neighbour is a builder and he owns a van. He parks his van outside my house because his wife's car is usually parked outside his own house. The van's quite old and dirty and it blocks my view of the street when it's parked there. Can I do anything about it?

A If you live on a publicly maintained road, you don't have any rights to the section of road or pavement outside your property. This means that you don't have the right to park there yourself or prevent anyone else from doing so. However, if you have a driveway, and the van is parked in such a way that it blocks access to and from your property, you can stop the owner parking there. Contact the parking section of your local authority.

Rights of passage

Q The lady next door frequently cuts across my property to get to her garage which is situated at the bottom of my garden. I don't mind her doing this. But I'd like to change my garden. This would involve putting up a fence and other barriers which would obstruct her passage. Can I do this?

A Your neighbour may have the right to use your land for a specified purpose (known as an easement over your property). If so, you cannot stop her from exercising her right of way – and, if you do block her path, she could go to court to obtain an injunction forcing you to reinstate her right of way. The deeds of the property will say whether there is an easement.

Hedge trimmer

Q My conifer hedge has grown to about 15 feet. I live in a built-up area and the hedge provides me with some privacy, but, unfortunately, my neighbours don't like it. They've recently told me that the law is changing so that they can demand that the hedge is trimmed. Is this true?

A There is indeed a bill currently before Parliament, giving local authorities the power to deal with complaints about high hedges. Under the proposal, if your hedge affects your neighbours' 'reasonable enjoyment of their property', the council can require the hedge to be trimmed to a height of two metres (about six feet). To find out more, visit **www.urban.odpm.gov.uk/greenspace/trees/index.htm**.

ILLUSTRATION KEVIN EVANS

Built-in ovens

Ovens that fit snugly into your kitchen units are growing trendier by the day. We've tested 12 of them costing between £320 and £550. And, on p34, we look at two new types of oven which claim quicker and healthier cooking

Whether you're experimenting with new ideas or just trying to serve a decent Sunday roast, your oven has as much say in the final result as you do. Choose the wrong one and, whatever your abilities, competent cookery could turn into culinary catastrophe.

FEATURES AND FUNCTIONS

We've tested a selection of ovens to see which cook and grill well, and which are the easiest to use. However, before you can choose a particular model, you need to know what type of oven you want, and which bells and whistles you'd like. So here's a quick guide.

Electric ovens are usually fan-assisted, to distribute the heat more evenly. This can be handy, for example, when you're baking in batches and want the oven to cook evenly on all the shelves. Some electric ovens let you turn the fan off to create 'zoned' temperatures – hotter at the top, cooler at the bottom. This can be useful for cooking different dishes at the same time.

Gas ovens tend to have zoned temperatures. You can buy fan-assisted gas ovens, which distribute the heat more evenly, but fans aren't the norm.

Retailers and cooks sometimes claim that gas cookers have a moister cooking environment, so they're better for roasting meat. However, for our Best Buys at least,

PHOTOGRAPHY JAMES DUNCAN, JOHN TRENHOLM

12 built-in ovens between £320 and £550

Self-cleaning oven on test

Our first look at a high-speed 'light oven'

BEST BUYS

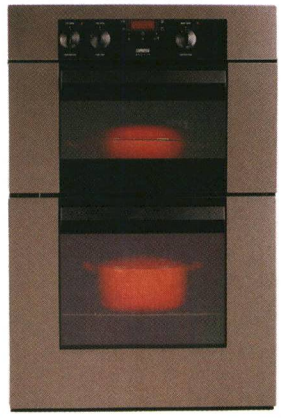
SINGLE ELECTRIC OVEN

If you're after a single electric oven, try the **Baumatic B205 SS**. It was consistently good in all our tests. The oven itself, though smaller than most, has accurate controls, good temperature distribution and incorporates a decent grill. There's a special slow-cooking mode and you can switch off the fan if you want different temperatures on different shelves, which is handy for cooking various dishes at the same time. At **£320** from www.every-appliance.co.uk, it's good value. However, it takes longer to heat up than our other Best Buys, and the grill isn't separate from the oven cavity. It isn't sold by the major retailers – contact Baumatic to find out where your local stockist is (details are on p58).

Baumatic B205 SS

DOUBLE ELECTRIC OVEN

If the flexibility of a double oven appeals to you, opt for the **Zanussi Built-in ZDQ495X**. It was the best model on test, with excellent main and second ovens. And grilling presented it with no problems, either. A 'multifunction element switching' feature lets you switch between bottom and top heater elements. This can help finish dishes which require extra base heat, such as pizzas, or extra top heat, for browning. It costs **£550** from Currys, but it's much cheaper online, at **£435** from www.hughesdirect.co.uk/which.

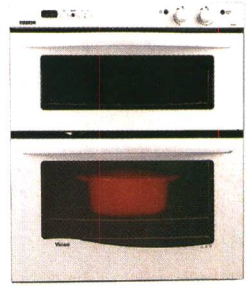


Zanussi Built-in ZDQ495X

GAS OVEN

If you want a gas oven, the **Stoves New World Vision G70m** was the clear winner. The oven section was excellent, with particularly fast preheating. Despite the lack of fan, it had good temperature distribution throughout.

It's a single oven but it does have a separate grill, so you can grill one dish while cooking another. However, the grill was unimpressive – it didn't grill all areas to an even temperature. And at **£530** from Currys, or **£450** from www.hughesdirect.co.uk/which, it's quite expensive for a single oven. It's roughly the same price as our Best Buy double oven and no more impressive at cooking – so it makes sense only if you've really got your heart set on a gas model.



Stoves New World Vision G70m

that just isn't true. We cooked roasts in our highest-scoring gas and electric ovens, and there was no difference between them in moistness, appearance or tenderness.

Single ovens usually have the grill combined within the oven, so you can't use both at the same time. Some do have a separate grill, but it's not usual.

Double ovens have a main oven and a smaller separate oven, which also houses the grill. This type of design offers more flexibility because you can cook different dishes, or cook and grill, simultaneously.

Multifunction ovens let you switch heat sources for different types of cooking. For example, you might use only the top heating element for browning, or only the bottom element to finish off a pizza base.

Slow-cooking settings gently cook food at a low temperature – useful for tenderis-

MAKE OVEN CLEANING EASIER

Cleaning the oven has to be one of the most loathsome of household chores. Scraping out handfuls of carbonised fat, mixed with foul-smelling oven cleaner, is the kitchen equivalent of unblocking the toilet. But you can make your life easier by selecting an oven that's easy to clean or – better still – one that has the decency to clean itself.

We assessed all the ovens for ease of cleaning. We looked for the niggly dirt traps and sharp edges, as well as features that help, such as removable doors. And to find out exactly how difficult it was to get the ovens clean, we repeatedly baked a mixture of margarine and mincemeat on to the ovens' inner surfaces – and then asked our long-suffering laboratory staff to clean them.

STAY-CLEAN LININGS

Some ovens have special stay-clean – or catalytic – linings, which resist the build up of dirt. They absorb grease splashes, which burn off when you run the oven at a temperature of more than 200°C. However, you'll still need to degunge the base from time to time.

SELF-CLEANING OVENS

For the ultimate in easy cleaning, try an oven with a pyrolytic lining. When switched to cleaning mode, the oven heats to a very high temperature (typically 500°C) which turns the baked-on debris to ash. Then you simply sweep out the ash. The Brandt oven we tested has this feature and we found that it worked really well. It takes two hours to do a basic clean, two and a half for a more thorough cycle.

BUILT-IN OVENS

		AEG Competence B4100-1-m	Baumatic B205 SS	Baumatic B604 SS	Belling Synergie 482BL	Brandt Easy Cook Pyrolytic oven A Class FP229BS11	Hotpoint Built-in BD32P	Ikea from Whirlpool OBI 118	Neff B1432N2GB	Siemens HB44054GB	Stoves New World Vision E70D0a
SPECIFICATION											
Price (£)	1▷	*405*	*320*	*320*	*400*	*516*	*410*[1]	see[1]	*390*[1]	*460*	*430*
Fuel	2▷	Electric	Electric	Gas	Electric	Electric	Electric	Electric	Electric	Electric	Electric
Colour/finish available		Stainless steel, aluminium, white, brown	Stainless steel	Stainless steel	White, silver, black, green	Stainless steel, white, black	White, linen, brown, black	Stainless steel	Stainless steel, white, brown, black	Stainless steel	Stainless stee white, green
Build-in dimensions required (hxwxd) (cm)		58x54x55	58x56x53	58x56x53	88x56x55	58x55x55	87x56x55	58x56x54	59x56x55	59x56x55	70x60x55
Main oven (hxwxd) (cm)		31x39x38	28x37x38	31x39x38	38x44x37	30x43x39	29x43x38	41x41x42	31x41x41	30x44x41	29x43x37
Second oven (hxwxd) (cm)					17x44x43		17x43x42				16x43x38
Separate grill					✓		✓				✓
FEATURES											
Fan-assisted main oven	3▷	✓	✓		✓	✓	✓	✓	✓	✓	✓
Multifunction element switching	4▷	✓				✓		✓			
Slow cooking	5▷		✓		✓		✓				
Thermal grilling	6▷	✓						✓	✓	✓	
Stay-clean lining	7▷	✓	✓		✓		✓	✓	✓	✓	
Self-cleaning feature	8▷					✓					
Clock		✓	✓		✓	✓	✓	✓	✓	✓	✓
Timer		✓	✓	✓	✓	✓	✓		✓	✓	✓
Delayed start	9▷	✓	✓		✓	✓	✓	✓	✓	✓	✓
Electronic display		✓	✓		✓	✓	✓		✓	✓	✓
PERFORMANCE											
Oven(s) overall		○	☆	◒	○	○	○	○	☆	○	☆
Heat distribution	10▷	◒	☆	●	◒	◒	○	○	○	◒	○
Accuracy of controls	11▷	★	☆	☆	★	★	○	◒	★	★	☆
Preheating speed	12▷	○	○	○	☆	☆	☆	☆	○	○	☆
Grill overall		★	☆	○	○	☆	☆	☆	☆	☆	☆
Effective grill area	13▷	★	☆	●	○	☆	☆	○	☆	☆	★
Temperature uniformity	14▷	☆	☆	○	○	☆	☆	☆	☆	☆	☆
CONVENIENCE											
Overall ease of use		○	☆	☆	☆	☆	☆	○	○	○	☆
Everyday ease of use	15▷	○	○	○	○	○	○	◒	○	◒	○
Ease of cleaning		○	☆	☆	☆	★	☆	☆	○	○	☆
TOTAL TEST SCORE (%)		**62**	**73**	**44**	**55**	**65**	**66**	**58**	**67**	**58**	**67**
INFORMATION											
Additional notes/ update since our test				Discontinued, but stocks are still available			1 Available for £450 from Co-op	1 Replaced by OBI D10S, with child lock (£325)	1 Available for £480 from John Lewis		

NOTES

Models highlighted in **red** are in the Best Buy Guide, p31.

Specification

1 Built-in ovens aren't always widely available in the major high-street chains. For those that are, we've noted the cheapest chain to buy from in the bottom row. For the others, you can contact the manufacturer for local stockists (details are shown on p58). The prices shown in *italics* are the cheapest prices we found online. Price often varies with the colour and finish you choose.
2 Some gas ovens can be adapted to run off LPG if mains gas isn't available.

Features

3 Helps maintain an even temperature throughout the oven.
4 Lets you select heater elements. For example, you could use only the bottom element for finishing a pizza base.
5 Useful for delicate dishes, tenderising meat in casseroles and warming plates.
6 Runs grill and fan alternately to circulate hot air around the food.
7 Special lining which helps to resist the build-up of dirt. However, you'll still have to degunge the oven floor from time to time. Also known as a catalytic lining.
8 Easy cleaning function. Runs at a very high temperature, which turns dirt to ash. To clean it, you simply sweep out the ash.
9 Can be set to start at a particular time.

Performance

10 How evenly the temperature is distributed throughout the oven. This can be useful, for example, if you're baking in batches. The photos of cakes, below, show the difference between an evenly heated oven and an unevenly heated one. However, some people prefer 'zoned' cooking (see 'Features and functions', p30).
11 We measured how accurately the temperature in the oven matched the temperature setting on the controls. The worst ovens were more than 20°C too hot, whereas the best were fairly accurate.
12 We measured how quickly the oven heats up. The quickest reached 150°C in around two minutes, whereas others took longer than ten minutes.
13 The best ovens will grill the whole grill area effectively, but others will burn some areas and leave others untouched. The differences are shown in the photos of toast, left.
14 We grilled several burgers at once to see how well the grills coped with thicker foods. We measured how well the burgers were cooked. The worst ovens grilled some burgers while leaving others underdone.

Left top
Cakes from an oven which scored ☆ for heat distribution
Left bottom
From an oven which scored ● for heat distribution

Right top
Toast from an oven which scored ★ for effective grill area
Right bottom
From an oven which scored ● for effective grill area

Convenience

15 A 56-person-strong user panel assessed how easy it was to get the food in and out, select the correct controls, adjust the shelves and so on. It also checked how easy it was to follow the instructions.

TOTAL TEST SCORE

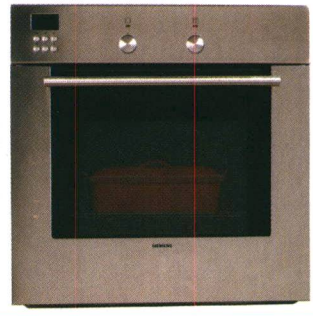
This ignores price and is based on:

Oven(s) overall	50%
Grill overall	25%
Everyday ease of use	15%
Ease of cleaning	10%

toves New World Vision G70m	Zanussi Built-in ZDQ495X
50[1]	435[1]
Gas	Electric
tainless steel, hite	Stainless steel brown, white, aluminium
0x60x56	88x56x56
9x43x28	35x42x38
	18x42x38
✓	✓
	✓
	✓
	✓
✓	✓
✓	✓
	✓
✓	✓
★	★
☆	☆
☆	★
★	☆
○	☆
○	☆
○	☆
☆	☆
○	○
☆	☆
1	76
Available r £530 from urrys	1 Available for £550 from Currys

AEG Competence B4100-1-m

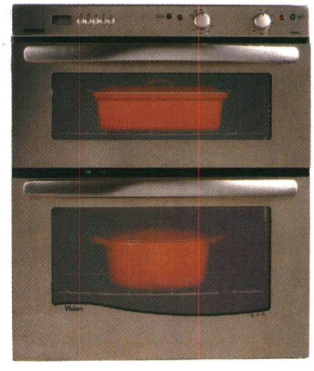
Brandt Easy Cook FP229BS11



Siemens HB44054GB

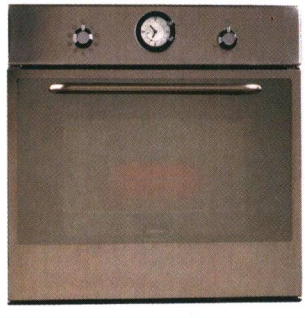
Baumatic B205 SS

Hotpoint Built-in BD32P



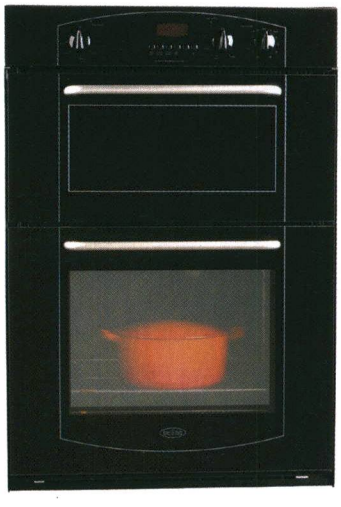
Stoves New World Vision E70D0a

Baumatic B604 SS



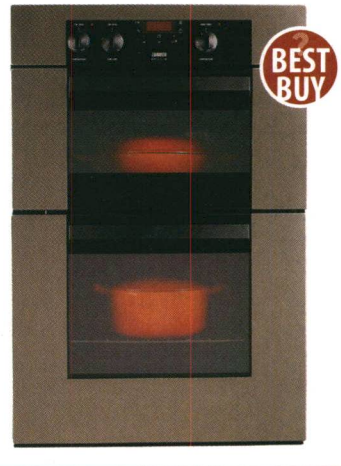
Ikea from Whirlpool OBI 118

Stoves New World Vision G70m



Belling Synergie 482BL

Neff B1432N2GB



Zanussi Built-in ZDQ495X

KEY

★ ☆ ○ ◒ ●

best ⟷ worst

✓ has this feature

ing meat in casseroles and stews. You can also use them to warm plates.

Thermal grilling settings run the grill and fan alternately. Some manufacturers claim that this gives a rotisserie effect.

EasyCook is a feature on the Brandt oven we tested. You tell the oven what you're cooking – poultry, beef, flan, and so on. Then it works out what temperature to set and how long to cook it for, with the help of sensors inside. We used it to roast a chicken and it worked well, producing crisp skin and moist, appetising meat.

Energy ratings will appear on electric ovens from this month. Ratings range from A to G, with A-rated models being the most energy efficient. However, this system won't apply to gas ovens until at least 2005.

HOBS 'N' SODS

We haven't tested any hobs for this article, so here's a brief summary of your hob options. Remember that a separate hob doesn't have to be situated above the oven, which is an advantage in some kitchens.

Gas hobs offer instant heat and they're easy to control – useful for saving a pan of milk that's about to boil over. On the downside, they're more difficult to clean.

Normally, gas hobs have four different-sized burners: a large one for rapid heating, two medium burners and a small one for simmering. Some also include a high-powered 'wok burner'. Features to look out for include auto-ignition hobs, which light as soon as you turn the knob, and safety systems, which cut off the gas if the flame goes out. Left-handers may prefer controls at the front rather than down the right side; this eliminates the risk of reaching across the heat.

Electric hobs come in four different types: solid-plate, ceramic, halogen and induction. Like gas hobs, they often have four different-sized burners, though that's less common with solid-plate hobs.

Solid-plate hobs are the most basic. They aren't as easy to control as gas hobs.

Ceramic hobs have the heating elements set beneath a smooth surface. They can be easier to clean than gas hobs but you have to be careful not to damage the surface – don't use an abrasive cloth, for example. They're usually not as easy to control as gas hobs. Ceramic hobs remain hot for quite a while after you've switched them off, so be careful – particularly if you've got children.

Halogen hobs are a type of ceramic hob which use halogen lamps, so they heat up rapidly. They're on a par with gas hobs for responsiveness and ease of control.

Induction hobs create a magnetic field that heats ferrous pans (pans which contain iron). If no pan is present, the hob is cool and safe to touch, even when it's switched on. They're about as easy to control as gas hobs, easy to clean, and energy efficient. The drawback is that you can use them only with ferrous pans.

NEW TYPES OF OVEN

The new generation of ovens claims to offer quicker cooking times and healthier food – but is it up to the job?

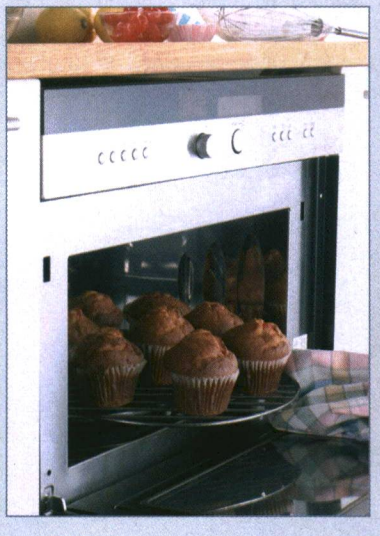
LIGHT OVEN

The **Siemens Quantum Speed HB77L55GB** is one of a new breed of ovens which use a combination of microwaves and heat. The heat is provided by electric elements and special halogen light. The light and elements cook the food surface while the microwaves go to work on the inside, so food is ready more quickly. So, for example, the Quantum Speed can cook a chicken in roughly half the time a conventional oven would take.

We put it up against our Best Buy Zanussi electric oven to check how well it cooked a chicken. Sure enough, after about 40 minutes, the Quantum Speed delivered a nicely cooked chicken – crispy brown skin and well-cooked meat. The Zanussi took about 80 minutes to produce the same result.

However, on other cooking tasks, the Quantum Speed proved less versatile than a conventional oven. A joint of beef cooked on its automatic program came out too underdone to eat. And when we increased the cooking time, the meat was rather dry and chewy. Also, fairy cakes came out unevenly browned, and the grill heated some areas more than others.

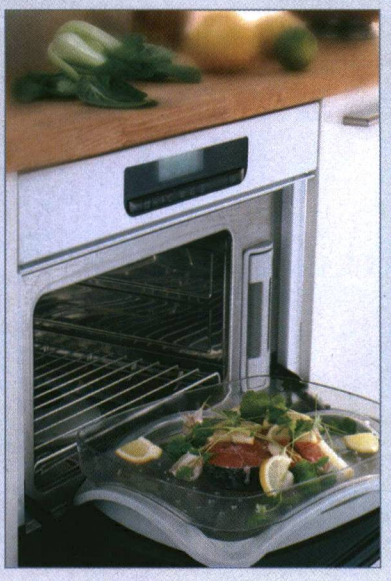
So this light oven does cut cooking time. However, it also falls down on some fairly basic jobs – you'd have to be pretty short of time to justify the £600 price tag.



STEAM OVEN

Now that we're all a bit more food savvy and knowledgeable about our diets, manufacturers are trying out a few more adventurous products on us. Steam ovens are a good example – it's claimed that they produce healthier food than conventional ovens because fewer vitamins and nutrients are lost. They steam food at around 100°C, rather than using the much higher temperatures of a normal oven.

We tested the **DeDietrich DOV100WE1/3 Steam Oven** with a variety of foods. It cooked salmon steaks and vegetables, such as carrot, courgette and potato, in about 40 minutes. Both appearance and texture were impressive.



However, try out a few different dishes and its weaknesses start to show. DeDietrich claims it can cook joints of beef, but this proved a disaster. Whatever we tried, the joint was either totally underdone or, when cooked for a bit longer, overdone on the outside and still raw in the middle.

Overall, it does cook some things well, but its lack of versatility means it's really best used as a second oven. And, at £560, that's an expensive luxury.

CSW703

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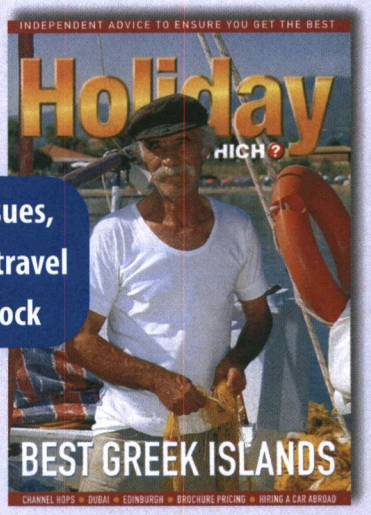

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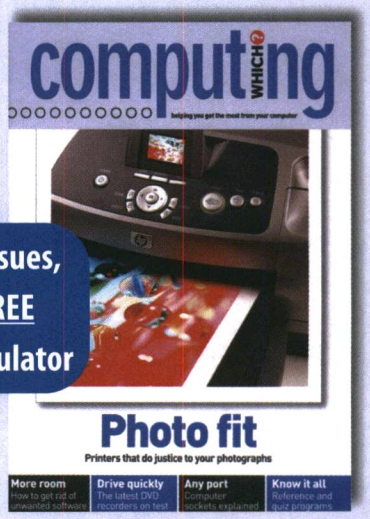

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WHAT'S IT WORTH?

Our Best Buys will speed up the process of getting house insurance – but remember that spending time valuing all your possessions could pay dividends if you need to make a claim

Research shows we're underinsuring the contents of our homes. Almost six million households in the UK haven't any contents insurance, and the rest of us may not have enough cover.

It's important you take the time to value your belongings. Many of us may appreciate the value of our possessions only when faced with a crisis, such as a fire or a burglary. And by that stage it could be too late.

If, when a claim is made, you haven't got enough cover, an insurer can reduce the amount it pays out. But don't be tempted to overinsure – this will lead to paying higher premiums than necessary.

So what steps should you take to make sure you've got enough cover? We've drawn up some top tips on valuing your possessions, and sent an expert to help value the contents of a *Which?* member's home (see 'Valuable advice', p38).

And by using our Best Buy guides (opposite and overleaf), you could save money when choosing your policy. We've picked the best value buildings and contents insurance policies from thousands of premiums to help find the best deal for you.

THE BASICS

You'll normally need two separate policies to insure your home, one for the building and another for its contents. Both policies should provide cover for damage due to fire, lightning, explosions or earthquakes, theft or attempted theft, riots or vandalism, storms or flooding, subsidence, falling trees and moving objects (such as a car hitting your home). You'll also be covered for the escape of water from tanks, pipes, washing machines or dishwashers and leaking oil from heating systems.

Buildings insurance Buildings insurance covers the structure of your home (walls, windows, roof and so on) as well as permanent fixtures and fittings (such as baths, toilets, fitted kitchens).

The amount of cover you need is the rebuilding cost of your home. This includes the cost of demolition (which may be needed after fire, for instance), clearing the site, and architects' and other professional fees. The Association of British Insurers (ABI) has produced a free leaflet that gives details of how to work this out – contact the ABI on 020 7600 3333. The information, plus an interactive online calculator is also on the ABI's website – www.abi.org.uk.

Contents insurance Contents insurance policies will cover the items inside your home, such as audio visual equipment, carpets, clothing, furniture, kitchenware, and a limited amount of valuables. Insurers usually apply limits for high-value single items, so specify the value of expensive possessions before you take out the

PHOTOGRAPHY ROBIN BECKHAM ILLUSTRATION EMMA DODDS

BEST BUY BUILDINGS INSURANCE

All the companies shown in our table, below, are Best Buys, and details of their cover are shown in the table, right. We've chosen Best Buy policies from thousands of premiums for a range of scenarios.

Our quotes are for a low-risk and a high-risk house. The risk category will depend on a number of factors, including the types of claim made in your area, the chance of storm damage or flooding, and the likelihood of subsidence. If you're not sure which risk area to choose, get quotes from both low- and high-risk Best Buy insurers.

You should pick Best Buys closest to your own age – 40 or 60 years old. If you're younger than 40, the Best Buys for 40-year-olds should still be good value. We've given Best Buys for houses built in 1938 and in 1982. Choose the age that's closest to when your house was built. If you're not sure which category to choose, gather quotes from both.

Our Best Buys are based on a three-bedroomed semi-detached house with a sum-insured of £120,000 of buildings cover. We've assumed the house has a conventional brick construction, is in a good state of repair and has no history of subsidence. We've also assumed that the house is unoccupied during the day, fitted with approved locks on all doors and accessible windows, but has no burglar alarm.

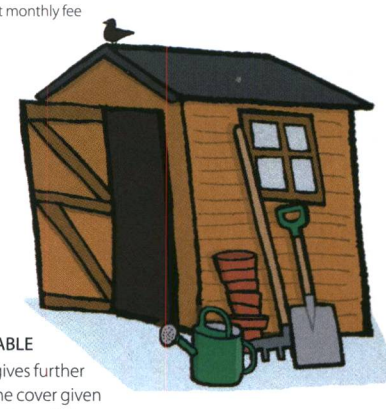
We give Best Buys for both sum-insured and bedroom-rated policies (see 'Sum insured vs bedroom rated', p38, for more information). Get quotes for both types. With sum-insured policies, make sure that you've calculated the rebuilding value of your home as accurately as possible.

BUILDINGS INSURANCE COVER DETAILS

	FEATURES					DISCOUNTS	
	Amount of cover (£)	Pay switching fee (£)	APR if paying by instalments (%)	Discount for buying online (%)	Northern Ireland	Maximum no-claims discount (%)	Voluntary excess maximum discount (%)
BEDROOM-RATED POLICIES							
AA	500,000	25	see[1]	5	✓	30	35
Churchill	250,000		23.7	5	✓	25	10
Cornhill Direct	300,000				✓		20
Coventry Building Society	500,000	25			✓	25	7.5
Goldfish	unlimited	25			✓	35	
Halifax/Bank of Scotland	unlimited			5	✓	40	15
RIAS	400,000	25	see[2]		✓	5	
SUM-INSURED POLICIES							
AXA Direct	40,000		18.6	5		10	10
Barclays	25,000	25			✓		6
Bradford & Bingley	35,000	25	24.9	varies	✓	25	15
Budget	35,000		see[3]		✓	25	17
Direct Line	35,000	25	6				varies
Esure	30,000	25	9	10			25
Help the Aged	no minimum		23.6		✓	varies	varies
Hill House Hammond	40,000	25	28.5			varies	varies
NFU Mutual	45,000	25	3.3		✓	30	30
Norwich Union Direct	no minimum		see[4]	10		20	17

Correct at 1 March 2003 1 Instalment options and charges vary according to repayment period 2 £1 monthly fee 3 Fee dependent on premium 4 8 per cent monthly fee

BEST BUY BEDROOM-RATED BUILDINGS POLICIES		BEST BUY SUM-INSURED BUILDINGS POLICIES	
40-YEAR-OLD LIVING IN 1938 HOUSE		**40-YEAR-OLD LIVING IN 1938 HOUSE**	
Low-risk area	**High-risk area**	**Low-risk area**	**High-risk area**
Cornhill Direct	Coventry BS	AXA Direct	AXA Direct
Goldfish	Coventry BS	Budget	Bradford & Bingley
RIAS	Halifax/Bank of Scotland	Direct Line	Hill House Hammond
		Help the Aged	NFU Mutual
		Hill House Hammond	Norwich Union Direct
40-YEAR-OLD LIVING IN 1982 HOUSE		**40-YEAR-OLD LIVING IN 1982 HOUSE**	
Low-risk area	**High-risk area**	**Low-risk area**	**High-risk area**
AA	AA	AXA Direct	Barclays
Churchill	Churchill	Barclays	Help the Aged
Cornhill Direct	Cornhill Direct	Esure	Norwich Union Direct
Halifax/Bank of Scotland	Goldfish	Help the Aged	
RIAS	Halifax/Bank of Scotland	Hill House Hammond	
60-YEAR-OLD LIVING IN 1938 HOUSE		**60-YEAR-OLD LIVING IN 1938 HOUSE**	
Low-risk area	**High-risk area**	**Low-risk area**	**High-risk area**
Cornhill Direct	AA	AXA Direct	AXA Direct
Coventry BS	Coventry BS	Budget	Bradford & Bingley
RIAS	Goldfish	Direct Line	Budget
	Halifax/Bank of Scotland	Help the Aged	Help the Aged
		Hill House Hammond	Norwich Union Direct
60-YEAR-OLD LIVING IN 1982 HOUSE		**60-YEAR-OLD LIVING IN 1982 HOUSE**	
Low-risk area	**High-risk area**	**Low-risk area**	**High-risk area**
AA	AA	AXA Direct	AXA Direct
Cornhill Direct	Churchill	Barclays	Barclays
Coventry BS	Cornhill Direct	Budget	Help the Aged
Halifax/Bank of Scotland	Coventry BS	Help the Aged	Hill House Hammond
RIAS	Halifax/Bank of Scotland	Hill House Hammond	Norwich Union Direct



NOTES TO COVER DETAILS TABLE

This table gives further details of the cover given by the Best Buy policies.

Features

We show the maximum **amount of cover** for bedroom-rated policies and the minimum **amount of cover** for sum-insured policies. For those companies that **pay switching fees** charged by mortgage lenders if you want to change insurers, we show the maximum they will pay. Most companies charge you extra for **paying by instalments** – we show you the **annual percentage rate (APR)** that they charge. Those policies without an entry in this column don't charge you extra for paying this way. We also show the discount for **buying online**, and identify those policies which are available in **Northern Ireland**.

Discounts

We show the **maximum no-claims discount**, and the **maximum discount for a voluntary excess**. ▷

cover. Contents insurance will usually cover you for the replacement of keys if lost or stolen, and damage to locks. You'll also be covered for the theft of cash from your home, up to a set limit (usually between £300 and £500). And it will cover your legal liability as occupier of the house, such as liability for injuries to visitors.

Policies can also include accidental damage cover, but you may have to pay extra. This extends cover to include accidental breakages and damage to items such as hi-fis, TVs, computers and video recorders. Although our Best Buys are for standard cover only, previous *Which*? research has shown that these companies are good value for accidental damage cover too.

Sum insured vs bedroom rated For both buildings and contents policies there are two different types of insurance: sum insured and bedroom rated. It's sensible to get quotes for both types of insurance.

With sum-insured policies you specify how much cover you need. You can work this out by calculating the replacement value of your possessions for contents insurance (see 'Putting a price on your possessions', below) or the rebuilding cost of your home for buildings insurance. The insurer works out your premium based on this amount of cover.

Some insurers also offer bedroom-rated policies, where the premium is based on the number of bedrooms, as well as on the property's age, area and other factors. However, insurers usually limit the overall amount that these policies cover. Avoid bedroom-rated policies if the level of cover you need is more than the policy's maximum claim limit. With both types of policy, it's important to check that there is enough cover for high-value items such as computers or jewellery.

VALUABLE ADVICE

We sent an expert to value the home contents of Paul and Jane (not their real names). They were shocked to find they may have only half the cover they need.

Our expert John Ball is a chartered loss adjuster and past president of the Chartered Institute of Loss Adjusters (CILA). 'By inspecting the main rooms, the sum insured – £50,000 – looked to be correct,' he said. 'However, when I was shown into other rooms I noticed lots more expensive items. I think £110,000 would be a more realistic figure.'

Paul and Jane have a library with almost 1,000 books. It's unlikely they'd want to replace them all, so it needn't cost an arm and a leg to insure. 'It's best to contact your insurer with a list of books you'd want to replace and agree on the amount of cover up front,' said John.

The couple also have a home cinema system and 400 DVDs and videos. 'The home cinema equipment is worth several thousand pounds so should be included in the valuation,' said John. John felt Paul and Jane should consider which DVDs they'd want to insure, too.

The garage is bursting with bargains picked up from local auctions, and a range of expensive power tools. John felt the value would substantially exceed the limit of their policy. 'Paul and Jane's existing insurance will pay out only £2,000 for any one claim for items in the garage. They'll need to decide what they'd want to replace if they were burgled or if there was a fire, for example.'

Upstairs, John discovered a large amount of clothing stored in two spare bedrooms. 'It was in good condition, but they will still need to make an adjustment for wear and tear. I'd recommend a deduction of one third from the replacement cost.'

Loss adjuster John Ball values the contents of Paul and Jane's home

PUTTING A PRICE ON YOUR POSSESSIONS

MAKE A LIST Don't forget smaller items. The price of these can add up to more than you think. When you buy or receive new items, add them to your list. Inform your insurer of particularly expensive new items.

NEW FOR OLD Policies with new-for-old cover either pay the full cost of repairing damaged items or pay to replace them with equivalent new items. An exception to this rule is wear and tear of clothing. Refer to catalogues for up-to-date prices and review every few years. See contents cover table, p39, for Best Buys with new-for-old cover for clothing.

VALUABLES Establish the insurer's definition of a 'valuable'. Read your policy carefully so you're aware of limits of cover. If a policy states it wouldn't cover items 'worth more than £1,000', for example, this doesn't mean you'll be eligible to claim up to £1,000. If you haven't declared a valuable worth more than the limit, it wouldn't be covered at all. You may need to get an expert valuation for antiques, jewellery and art – some insurers insist on this. Use a member of an appropriate trade body or professional organisation (see 'Contacts', p58).

RECEIPTS AND PHOTOGRAPHS Keep receipts for expensive items. This will make things much easier in the event of a claim. Take photographs of these items. Rest a ruler or a measuring tape alongside ornaments or jewellery to provide an idea of scale.

DIFFICULT-TO-VALUE ITEMS For large collections of books, records, CDs or DVDs, value only those items you'd want to replace, but agree the amount with your insurer up front. Check your policy details as they may limit the total sum insured. Paintings by unknown artists often cause problems. Similarly, inherited items can be difficult to value and probate valuations can be artificially low. Seek a professional valuation if these items are particularly important to you.

PAIRS AND SETS Most policies will have a clause for matching pairs and sets, such as a three-piece suite, so when one item of a set is damaged you won't be able to replace the whole set. The same applies to fitted carpets – you'll be able to claim a replacement carpet only for the room where there is damage.

WORKING FROM HOME Some policies will cover household items used for business, such as computers or fax machines, as standard. However, most will set a limit on how much you can claim. Other policies may exclude working from home altogether. Check your policy and, if necessary, tell your insurer you work from home. If you don't, it may invalidate your cover.

GARDEN EQUIPMENT Many policies include cover for garden items such as furniture and barbecues. Some may even cover plants or the tools in your garden shed. Check your policy for details (including limits) and calculate the cost of replacing these items.

BEST BUY CONTENTS INSURANCE

Our Best Buy contents policies (shown in the table, below) are for basic policies that cover possessions while they're in your home. Some will cover your possessions outside of the home but for a limited range of circumstances. You can insure more items outside of the home by buying personal possessions or 'all risks' cover.

All policies give new-for-old cover for most possessions. This means the insurer will give you the full cost of repairing damaged items or the cost of replacing them with new ones. However, clothing may not be included – see our cover details table for more information.

The standard cover for all the Best Buy sum-insured policies is index-linked, which means that cover is increased in line with inflation.

Best Buys are based on a three-bedroomed semi-detached property with £30,000 of contents cover. We've assumed that it's unoccupied during the day, fitted with approved locks on all doors and accessible windows, but without a burglar alarm.

To find Best Buys most suitable for you, get quotes from companies in both bedroom-rated and sum-insured categories. Choose those closest to your own age. The Best Buys for 40-year-olds should also be good value if you're younger than 40.

As a guide to risk categories, a rural area or small town is low, a provincial town or city suburb is medium, and a central city area is high risk.

BEST BUY BEDROOM-RATED CONTENTS POLICIES			BEST BUY SUM-INSURED CONTENTS POLICIES		
40-YEAR-OLD			**40-YEAR-OLD**		
Low-risk area	**Medium-risk area**	**High-risk area**	**Low-risk area**	**Medium-risk area**	**High-risk area**
Barclays	Bradford & Bingley	Budget	Admiral	Admiral	AXA Direct
Budget	Budget	Halifax/Bank of Scotland	AXA Direct	AXA Direct	Esure
Goldfish	Halifax/Bank of Scotland	Hill House Hammond	Esure	CIS	Help the Aged
Hill House Hammond	Hill House Hammond	Liverpool Victoria	Help the Aged	Esure	Norwich Union Direct
Legal & General	RIAS	Sainsbury's	NFU Mutual	Help the Aged	
60-YEAR-OLD			**60-YEAR-OLD**		
Low-risk area	**Medium-risk area**	**High-risk area**	**Low-risk area**	**Medium-risk area**	**High-risk area**
Budget	AA	Budget	Age Concern	Admiral	AXA Direct
Direct Line	Budget	Halifax/Bank of Scotland	AXA Direct	Age Concern	Esure
Goldfish	Halifax/Bank of Scotland	Hill House Hammond	Esure	AXA Direct	Help the Aged
Legal & General	Hill House Hammond	Liverpool Victoria	First Direct	Esure	
RIAS	Legal & General	Sainsbury's	Help the Aged	Help the Aged	

CONTENTS INSURANCE COVER DETAILS

	FEATURES				OTHER DETAILS				DISCOUNTS		ALL RISKS	
	Amount of cover (£)	APR if paying by instalments (%)	Discount for buying online (%)	Northern Ireland	Freezer contents (£)	High-value items limit (£)	New-for-old cover for clothes as standard	Cover for working from home as standard	Maximum no-claims discount (%)	Voluntary excess maximum discount (%)	Minimum amount of cover (£)	Index-linked
BEDROOM-RATED POLICIES												
AA	45,000	see[1]	5	✓	500	15,000		✓	30	30	2,500	✓
Barclays	50,000			✓	300	7,500	✓[2]	✓		8	2,500	
Bradford & Bingley	50,000	24.9	varies	✓	varies	see[3]		✓	25	20	varies	✓
Budget	63,000	see[4]		✓	500	see[5]		✓	25	17	2,000	
Direct Line	13,000	6			250	10,000				varies	2,500	✓
Goldfish	50,000			✓	500	3,000	✓	✓	35	varies	10,000	✓
Halifax/Bank of Scotland	unlimited		5	✓	500	15,000		✓	40	15	2,500	
Hill House Hammond	60,000	28.5			500	1,500			varies	varies	1,000	
Legal & General	40,000	13.7		✓	500	see[6]	✓[2]	✓	20	varies	3,000	✓
Liverpool Victoria	125,000	12.5			500	see[7]		✓		25	2,500	
RIAS	50,000	see[8]		✓	500	varies		✓	5		5,000	
Sainsbury's	unlimited			✓	500	15,000		✓	40	15	2,500	
SUM-INSURED POLICIES												
Admiral	15,000	24.8	19		500	varies			varies	varies	1,000	✓
Age Concern	7,000			✓	1,000	see[9]	✓			12.5	1,250	✓
AXA Direct	varies	18.6	5		300	7,500	✓		20	10	1,500	✓
CIS	40,000	6		✓	1,000	6,000[10]			20		1,000	
Esure	12,500	9	10		500	see[9]	✓	✓	45	25	2,500	✓
First Direct	12,000			✓	unlimited	10,000	✓		20	22.1	2000[11]	✓
Help the Aged	17,500	23.6		✓	varies	varies			varies	varies	2,000	see[12]
NFU Mutual	15,000	3.3		✓	unlimited	5,000[13]		✓	30	37	2,000	✓
Norwich Union Direct	15,000	see[14]	10		400	20,000			50	9	2,000	✓

Correct at 1 March 2003 **1** Instalment options and charges vary according to repayment period **2** Clothes less than two years old only **3** 35 per cent of sum insured **4** Fee dependent on premium **5** 50 per cent of sum insured **6** 25 per cent of sum insured **7** £5,000 limit for valuables and £5,000 limit for electrical goods **8** £1 monthly fee **9** 33 per cent of sum insured **10** £1,000 limit for single items **11** £1,500 limit for single items **12** Varies by insurer **13** Or 5 per cent of sum insured, whichever is highest **14** 8 per cent monthly fee

NOTES TO COVER DETAILS TABLE

This table gives further details of the cover given by the Best Buy policies.

Features

We've shown the minimum **amount of cover** for sum-insured policies and the maximum **amount of cover** for bedroom-rated policies. Most companies charge you extra for **paying by instalments**. We show the **annual percentage rate (APR)**. Those policies without an entry don't charge extra for paying this way. We show the discount for **buying online**. We also show which companies will provide cover in **Northern Ireland.**

Other details

We show the maximum amount of cover for **freezer contents**. Some items, such as jewellery, are defined as **high-value items**. We show the maximum amount that insurers will pay out for these too. We also show policies that include **new-for-old cover for clothes as standard**, and those that cover equipment used while **working from home.**

Discounts

We show the **maximum no-claims discount**, and the **maximum discount for a voluntary excess**.

All risks

By paying an additional premium, personal possessions cover insures belongings away from the home. We give the **minimum amount** of cover for unspecified personal effects. **Index-linked** policies take inflation into account.

How can we continue to feed our travel habit without ruining the environment?

GREENER TRAVEL

Everyone is travelling more – above all by car, but we're using trains and planes more, too. Despite their popularity as leisure activities, we're cycling and walking less. Bus use also declined by around a fifth through the 1990s.

Virtually all our current forms of transport pollute because they use non-renewable fossil fuels such as petrol, kerosene and diesel. It's not just the obvious problems of noise, fumes and congestion – they can make the local environment harmful to health, too. And, worldwide, the increase in production of carbon dioxide (CO_2) is blamed for changes in our climate through its contribution to the greenhouse effect. Transport is responsible for 25 per cent of the UK's CO_2 emissions, and that figure is expected to grow by 16 per cent this decade. However, many countries, including the UK, are committed to reducing the production of CO_2.

Unless we begin to travel less, long-term solutions seem certain to involve technical improvements to clean up our cars, combined with incentives to persuade us to change our habits. Here we look at the problems and what we can do to reduce them.

TRAINS, PLANES AND AUTOMOBILES

Cars There are now more cars than there are households in the UK – and we're becoming ever more reliant on them. But it can be difficult to live entirely without a car, particularly if there's no extensive public transport system locally.

The most visible problem with the increase in the use of cars is congestion. Although Londoners are less likely to own and use a car than people elsewhere in the UK, London has introduced the first large-scale congestion charge. This was designed to cut congestion and reduce delays, but it is also encouraging the use of low-emissions vehicles by offering them an exemption.

The main alternatives to petrol and diesel are natural gas, LPG (liquefied petroleum gas) and hybrid vehicles, which have a petrol engine and an electric motor. Natural gas tends to be used for larger vehicles such as buses and trucks.

Many major car makers, including Ford and Vauxhall, offer LPG-powered variants of some models, and it's possible to convert many other cars. Incentives include cheap fuel (LPG costs around half the price of unleaded, although fuel consumption increases a little). They're also exempt from London's congestion charge (saving up to £1,250 a year). Conversion costs typically £1,500, but this could be recouped in four years through savings on fuel costs. One drawback, though, is that there are fewer than 1,300 LPG fuel stations across the UK. To help avoid problems with back-street conversions, the Powershift Register, run by the Energy Savings Trust, publishes a list of approved suppliers on www.powershift.org.uk. (Watch out for our guide to converting your car to LPG later this year.)

Hybrids have good fuel consumption (particularly in urban conditions), there's no special fuel to find and they're congestion charge exempt. Only around 3,000 in total were sold last year, compared with the 37,000 normal Hondas and Toyotas sold in just one month. Although they qualify for a £1,000 grant from the Energy Savings Trust, they are pricey.

In May, Honda started selling a hybrid version of its Civic model, which, at £15,000, is around £2,000 cheaper than Honda's Insight and Toyota's Prius (both hybrids). They're expecting to sell around 2,000 in the UK over the next two years.

Private cars are unlikely to become extinct in the foreseeable future, but internal combustion engines may. Fuel cells, which produce electricity using hydrogen gas while producing minimal pollution, will probably be widely used. However, there are some considerable technical problems to be solved before fuel-cell-powered cars become common. Reportedly, DaimlerChrysler is planning to market a fuel-cell car next year, Ford has one planned for the early 2010s, and Honda expects to have one in production by 2015.

Trains Even with ongoing problems with the UK's rail infrastructure and the recent

WHERE ARE WE GOING?

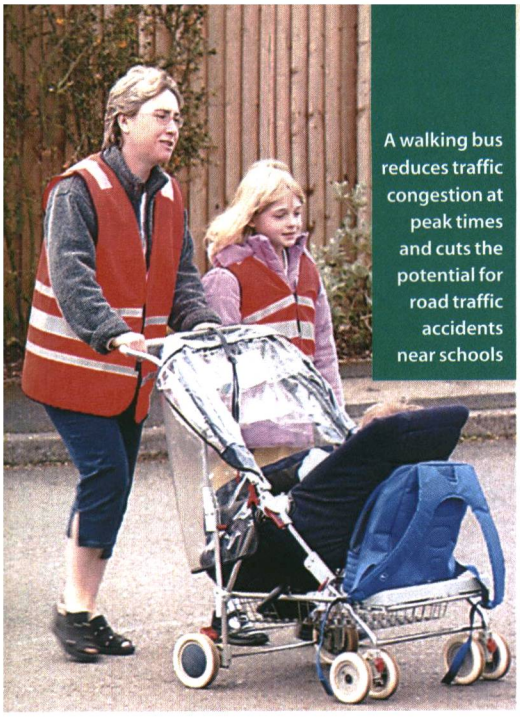
We now spend over a week each year just travelling to work, to the shops and to see friends.

SHOPPING Over one in five of the trips we make are to the shops, although this has dropped a little over the last decade. But these trips are now 20 per cent longer than ten years ago.

WORK Around one in six of the trips we make is to work. The typical commuter now lives eight and a half miles from work, which is 17 per cent further than ten years ago. People commuting by car travel 9.6 miles on average, compared with five miles for bus, 18.5 miles for rail, 2.4 miles for bicycle trips, and 0.8 miles for trips on foot. People in the east and south east of England commute furthest to work. This may be simply because many people prefer to live outside the city they work in. But it's also a by-product of the rise in property prices, forcing people to buy houses further away from London.

SOCIAL REASONS Visiting friends accounts for nearly one in five of our trips, and for more miles than commuting. But we're travelling on fewer day trips and visits to public entertainment than ten years ago.

PHOTOGRAPHY JOHN TRENHOLM



A walking bus reduces traffic congestion at peak times and cuts the potential for road traffic accidents near schools

accident record, we're travelling by train more than ever – up by over 25 per cent in the 15 years to 2001. This is generally positive for the environment, since every mile travelled by a passenger on a train produces around a quarter of the CO_2 that the same distance by car produces.

Planes Air travel has risen over the decades, and this is forecast to continue. In the ten years to 2001, the number of flights to and from UK airports increased by over 50 per cent. Over longer distances within the UK, CO_2 emissions can be comparable with a car for each passenger mile travelled. A trip from London to Edinburgh by plane emits around 126kg of CO_2, and the same journey by car 112kg (a rail journey produces just 24kg). But planes are less efficient on shorter routes, and foreign travel can involve long distances and correspondingly huge CO_2 emissions. Not only that, it is thought that the effect of air travel on global warming is disproportionately high (perhaps two to five times greater than CO_2 alone). This is due to the combined effect of other emissions and the altitude.

OFFSETTING YOUR EMISSIONS

Each time we use energy – at home, at work and while travelling – we're contributing more CO_2 to the atmosphere. But now there are companies that offer to calculate your personal contribution, and run projects to absorb as much CO_2 as you produce, funded by your contributions. Future Forests (see 'Going on a guilt trip', *Which?*, April 2003, p45) plants trees in the UK and elsewhere to absorb CO_2. Climate Care has projects that include funding hydro-electric generating stations in Bulgaria. Offsetting the CO_2 produced by a return flight from London to Majorca costs £8.50 with Future Forests and £1.87 with Climate Care. Environmental groups criticise this solution as too easy, saying that we should first cut energy use and then neutralise the emissions for the remainder.

QUIZ TRUE OR FALSE?

A new car is far more fuel-efficient than a ten-year-old one.
FALSE It's likely to be only 10 per cent better because some of the efficiency improvements have been offset by the increases in weight and higher performance. Scrapping an old car and building a new one causes pollution, too – but this varies between makes and it's currently unclear how much.

Catalytic converters reduce all the emissions of new cars.
FALSE Catalytic converters do eliminate a lot of the carbon monoxide, hydrocarbons and oxides of nitrogen (NOx) and, as a result, have improved local air quality significantly over the last ten years. But they can actually increase the amount of CO_2 expelled, and don't work well until they've warmed up, so are best on long journeys.

A family may create as much CO_2 on a trip to Florida as they produce in the whole of the rest of the year at home.
TRUE A family of four's share of the CO_2 produced by a long-haul flight and hire car would be around 8.2 tonnes. The same household might produce about the same for the other 50 weeks in the year if they covered around 12,000 miles per year in a small family car and had gas central heating.

Cars are responsible for most of the CO_2 produced in the UK.
FALSE All types of transport (road, rail and air) combined account for around a quarter of the CO_2 produced in the UK. Road transport is far and away the biggest component. But about three times more is produced by industry and domestic energy such as heating and lighting.

Diesel-engined cars are the greenest.
ARGUABLE This is a long-standing debate, and depends on many factors (including the journey undertaken, the age of the engine and fuel used). Generally, per mile, diesels do emit less CO_2 but produce more NOx and particulates, which have been linked to health problems. As technology improves, the performance of diesels is also likely to improve.

In traffic jams, the air inside a car can be more polluted than that outside.
TRUE The Department of Health and Sustrans (a sustainable transport charity) say that car drivers and passengers in a traffic jam can be more exposed to pollutants than passing pedestrians and cyclists. The intake for air vents is often at the front of a car – quite close to the exhaust of the car in front.

WALKING TO SCHOOL – BY BUS

Like many parents, Michelle Pearce used to drive her two girls, nine-year old Charlotte and Katie, who is six, to and from school. But it was only a mile or so from their home, and the journey could be frenetic and stressful – organising the kids at one end and competing for a parking place at the other.

The girls' school – Wheatfields Junior in St Albans, Herts – was aware of the problems parents were having, particularly with parking near the school's entrance.

In 1998, following a discussion on road safety with the pupils, the school developed the idea of 'walking buses'. Michelle was one of the first to abandon her car and join up. In a walking bus (pictured above) a group of pupils is escorted to school along a predetermined route. The 'bus' picks up children along the way, and is supervised by an appropriate number of parents.

Less than half the pupils at Wheatfields Junior had been walking to school (nationally, around 54 per cent of primary-aged children do). After the scheme started, this increased to three quarters. However,

Michelle Pearce co-ordinates the local school's walking bus

about two years ago, the bus service was beginning to decline because it lacked a co-ordinator, so Michelle offered to take on the role. It involves organising a rota and persuading enough parents to commit to it – it relies on a dedicated core of three or four. And after-school activities for some children had made the homeward trip less well used, so it's currently a morning-only bus. Overall, though, Michelle says it's a worthwhile arrangement, and can often be enjoyable for the children.

There is more information for parents and schools at the following websites:
www.walkingbus.com
www.walktoschool.org.uk
www.saferoutestoschools.org.uk
www.iwalktoschool.org.

National Autumn Walk To School Week is 6 to 10 October.

Our expert tests reveal which routers have the edge – and the ones that don't shape up

Victoria Pearson finds out which routers are worthy of a place in your workshop

Routers have been around for a long time, but TV makeover shows have raised their profile recently, bringing them out of the serious hobbyist's workshop and into the hands of less experienced users. You might have caught a glimpse of one moulding panels for a kitchen cabinet door or creating attractively moulded edges to bookshelves.

Recently DIY sheds and catalogues have started offering routers at temptingly low prices. But if you're new to routing, is it worth giving in to the impulse and buying a cheap one to see what you can do with it? We gave 16 routers, ranging in price from £28 to £108, to an expert woodworker to find which might suit a beginner. Some were a big let down, and some cheap and cheerful models have limited capabilities.

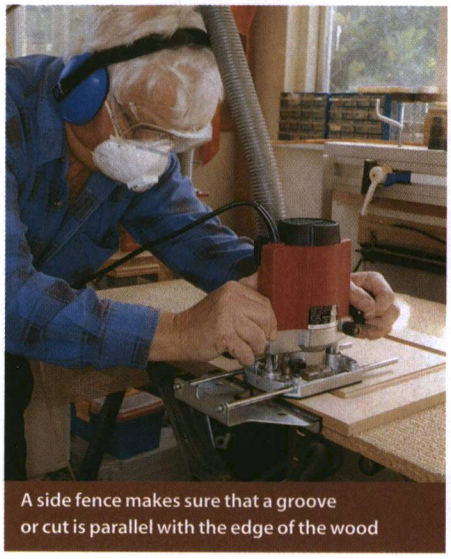
GET INTO THE GROOVE

So what is a router and what can you do with one? At a basic level a router is a power tool that uses a cutter rotating at very high speed to create grooves in wood.

There are two basic types of cutters. Self-guiding ones have a small disk-shaped bearing above or below the cutter, which is pressed up against the edge of the workpiece to position the cut. These can also be used to follow templates. Plain cutters can be used for routing freehand, with a 'side fence' (see 'Necessities and accessories', right), or by running the router's base plate against a straight edge.

Cutters come in many different shapes and sizes. A wide straight-edged cutter is perfect for creating a housing – a groove across a plank of wood that you might use for setting shelves in a bookcase. A small inverted triangular cutter makes a V-shaped groove that's ideal for cutting letters in wood (to create a house name-plaque, say).

Some cutters are designed for using along the edge of wood and can be used to create edge mouldings, like the rounded top of skirting boards, or a bevelled edge to a decorative panel. You can even create woodworking joints like dovetails or mitres, but you will need accessories called jigs to set the router up to cut some of these.



A side fence makes sure that a groove or cut is parallel with the edge of the wood

Cutters vary widely in price and quality. Some routers you buy include cutters; with others, you'll have to buy them separately. A box of at least six basic cutters costs less than £15; better quality or specialised cutters can cost anything up to £100 each.

Our expert wasn't particularly impressed with the quality of some of the cutters supplied with the routers. However, he suggested that a set of cheap cutters can be useful to experiment with. When you've worked out which types of cutter you'll use most, you can invest in better quality ones.

Like drill bits, cutters are not a fixed part of the router but are held in by a collet. Collets come in several sizes: ¼- or ½-inch predominate in the UK, but 6mm or 8mm ones are also common. The measurements refer to the diameter of the cutter shank that they are designed to hold. Fixing a cutter into the collet is simpler if there is a spindle lock, which prevents the collet spinning round as you try to tighten it down, without you having to hold it with a spanner. The table on p44 shows which models tested have a spindle lock.

NECESSITIES AND ACCESSORIES

The routers we tested come in a variety of shapes, sizes and powers. Which you choose will depend on what you want to use it for. If you're about to embark on making panelled doors or fitting kitchen worktops, you'll need a heavy-duty variable-speed model, but if you're going to stick to occasional edge-moulding, a light-

PHOTOGRAPHY JOHN TRENHOLM, NICK WRIGHT

Accessories and attachments explained

Some cheaper models performed well

Tips and advice on safe usage and handling

weight single-speed model might do. If you're looking to buy your first router, we recommend you keep your options open by plumping for a medium-powered (850 to 1,100W) variable-speed router.

BASIC THINGS TO CONSIDER

Convenience features and design points often accounted for the different overall scores of the routers tested.

Switches For safety, the best type of switch is a two-button trigger combination, which means the router can be switched on only when it is being held ready to use. But left-handed people may find this type uncomfortable to use. Our expert generally preferred slider switches, which leave your hands free to concentrate on the job in hand. We suggest you try a couple out to see which you find easiest to use.

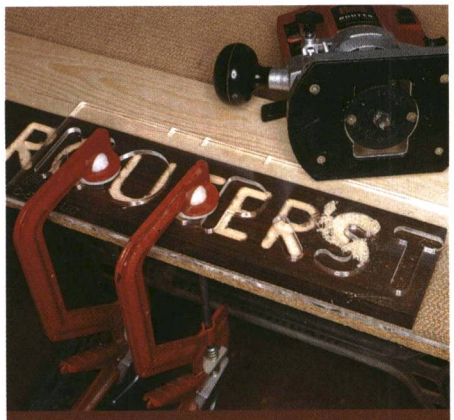
Variable speed It's useful to be able to vary the speed depending on the type of job, the diameter of cutter and the kind of wood that you are routing. This gives you more control over the quality of the finish and helps prevent the cutter burning the wood.

Depth setters Some routers come with adjustable depth setters – metal rods that stick up from the base at different heights and limit the depth the router can cut. These can be handy if you're trying to make a deep groove, as you get a better finish by taking two passes at increasing depth than by trying to do it all in one go.

Dust extractors Routers generate a lot of dust, which is thrown far and wide, especially when working on the edge of a piece of wood. The routers we tested can be connected to a vacuum cleaner or extractor unit via their dust extractors. Most of these are removable plastic spouts, which fix to the base around the cutter. Unfortunately, they often get in the way and make it harder to change the collets and cutters, and they can limit how deep you can plunge the router.

Worse still, few of the dust extractors in our test worked very well, even though we hooked them up to a top-quality extraction unit. Because of this, you'd be wise to wear a dust mask and goggles, and avoid using a router in a confined space.

Side fences A side fence is an accessory that helps you ensure that the routed groove is parallel to the edge of the wood. Many of the side fences supplied with the routers appeared to be identical but fitted some routers better than others (see the 'Using a fence' rating in the table overleaf).



The guide bush (the disc in the centre of the router) can be used with a template for lettering

Guide bushes A guide bush is a plastic or metal disc with a projecting central lip that attaches to the base of the router to help move a router accurately around a template (see the picture above). There's a wide range of templates that will help you create lettering, door lock housings or woodworking joints.

Some guide bushes are fitted by screwing them in to the dust extractor, which means the plunge depth is limited. In this case you'll probably have to use a long-shanked cutter that will reach down through the base, template and guide bush.

Detachable housing The Bosch, JCB and Trend routers can be detached from their bases and used with accessories such as rotary files and rasps for woodcarving or sharpening lawnmower blades. It's dangerous to use cutters when the router is detached from its base. The Trend manual makes this clear; the Bosch and JCB manuals don't.

POOR SHOW

Our expert considered some of the routers to be rather poorly made or designed. He was disappointed with the JCB, which he felt made hard work of even basic routing tasks. He also criticised the Powerbase Excel 1250W because the plunge legs on both our samples were wonky, and the cutters didn't go down straight. Some of the least expensive models in our test did well – see 'Best Buys', below.

BEST BUYS

We've chosen routers that will provide the best start for a novice user. Our Best Buys combine value for money with a good performance and the potential to be used in a wide range of routing tasks.

The medium-powered 1,100W **Black & Decker KW850EKA** (**£71** from Machine Mart) gave above-average results in all the basic routing tasks. It comes with a set of cutters, a guide bush and side fence. A similar model, the KW850E, without the cutters costs about £60. We had to obtain the user instructions from Black & Decker because they were missing from the models we bought to test, so check that they're included if you're buying one.

The higher-powered **Performance Pro CLM2050R** (**£99**, only from B&Q) is also good value, especially if you are going to be doing a lot of heavy-duty routing. Our expert liked its size and solidity and thought it was the most able and versatile router of the 16 we tested. It comes with 15 cutters, guide bush and side fence. The cutters didn't seem very durable, but they will cope with a wide range of cutting and moulding applications, so you could at least experiment with the ones supplied and buy better ones if you find them useful.

The **Ferm FBF-8E** (**£36** from Screwfix) and **Axminster AW635R** (**£45** from Axminster) are also good routers. They don't come with cutters – but you can pick up a set of cheap cutters for around £15, so they are still good value. The Ferm router is to be replaced but is still available from Screwfix via its website, by quoting catalogue number 17118 – see 'Contacts', p58, for details.

Black & Decker KW850EKA | Performance Pro CLM2050R | Ferm FBF-8E | Axminster AW635R

HOW WE TESTED

We asked an expert woodworker with more than 20 years' experience of testing routers to put our routers through their paces in his workshop. He rated their performance and ease of use in a number of common tasks, like edge-moulding, cutting a housing, using a guide bush to follow a simple template, and using a side fence to help cut straight grooves.

Professional routers can be used for a lot more than just cutting grooves, so we also asked our expert to explore the versatility of our test models. To do this he used a range of routing accessories from his own collection to complete some more complicated woodworking tasks. These included using the routers in a router table (for carrying out heavier-duty tasks such as complicated mouldings more easily), and creating dovetail joints.

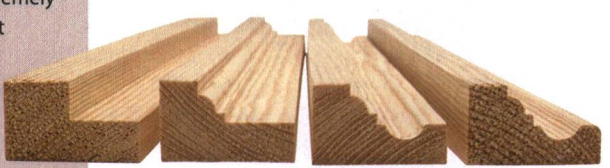
Our expert also cast his eye over the range of cutters and accessories supplied with each router and commented on the quality of the whole router bundle and its compatibility with standard accessories.

We also had the routers tested for safety to check that they didn't pose any unacceptable hazards. There were no serious problems, though of course, you should always take great care when using a router, because it has a sharp cutter whizzing round at great speed.

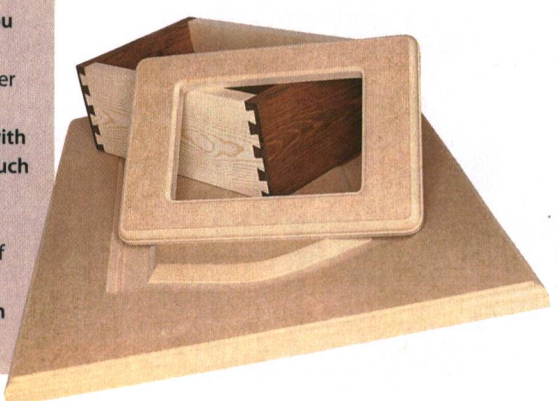
ROUTERS		Axminster AW635R	Black & Decker KW850EKA	Bosch POF 500 A	Bosch POF 600 ACE	Champion Plunge Router	Draper PT 1200V
SPECIFICATION							
Price (£)	1▷	45	71	70	108	50	50
Power (W)		850	1,100	500	600	1,010	1,200
Weight (kg)		3.2	3.4	1.5	1.6	3.3	3.2
FEATURES							
Collet sizes		¼",8mm	¼",6mm,8mm	¼",6mm,8mm	¼",6mm,8mm	8mm	¼",6mm,8m
Cutters supplied		none	six 8mm	one ¼"	one ¼"	none	none
Speed range (rpm)		8,000-27,000	8,000-28,000	27,000	12,000-27,000	10,000-30,000	16,000-30,00
On-off switch type	2▷	slider	2-button	slider	slider	push button	trigger
Plunge depth stop		3 step	3 step	1step	1 step	3 step	3 step
Removable dust extraction	3▷	✓	✓	✓	✓		✓
Spindle lock	4▷	✓	✓	✓	✓		✓
Hard storage case		✓	✓			✓	
PERFORMANCE							
Edge moulding	5▷	○	☆	○	☆	◒	☆
Cutting a housing	6▷	○	☆	○	○	○	○
Using a fence		○	☆	◒	○	◒	☆
Using a guide bush		☆	☆	○	☆		○
Dovetailing	7▷	☆	☆	☆	☆	●	○
Using in a table	8▷	☆	○	◒	◒	●	○
Dust extraction		○	○	◒	◒	◒	○
Versatility	9▷	☆	○	○	○	◒	○
EASE OF USE							
Cutter changing		○	☆	◒	◒	☆	☆
Collet changing		○	☆	☆	☆	☆	★
Fitting a guide bush		○	☆	○	○		◒
Setting the depth of cut		○	○	◒	◒	●	●
Plunge lock		○	○	○	○	○	●
Switch		★	○	☆	☆	◒	○
Handles		☆	☆	○	○	●	◒
Vibration		○	○	☆	☆	○	○
Noise		☆	○	○	○	○	◒
Instructions	10▷	◒	☆	☆	☆	◒	○
TOTAL TEST SCORE (%)		**63**	**70**	**59**	**64**	**45**	**60**

USING YOUR ROUTER

- It's important not to mix and match imperial and metric cutters and collets, because a ¼-inch (6.35mm) collet can't hold a 6mm cutter securely. It would be extremely dangerous if the cutter came flying out revolving at 30,000rpm.
- **Routers are noisy, so wear ear defenders when you use them.**
- Always wear eye protection when using a router.
- **Wear stout footwear – a router dropped on a foot could cause a serious injury.**
- Never change collets or cutters with the router plugged into the power supply.
- **Make sure you trail the cable so that you don't trip over it.**
- Never switch on the router with the cutter in contact with the workpiece.
- **Keep your cutters clean – clean them with solvent and treat them with a lubricant such as WD40 after each use.**
- Don't try to make too deep a cut – you will get a better finish by making a series of shallow cuts.
- **Store cutters carefully. Don't drop them into a bag or box – the blades will chip.**



Make fancy mouldings in stages, using different cutters (above). Routers can be used for a range of tasks, though you'd need to buy special accessories to make some of the items below



Bosch POF 500 A

Bosch POF 600 ACE

Performance FMTC 1020R

Performance Pro CLM1250R

Ferm FBF-8E	JCB Power Products JCBD-PR	Makita 3620	Performance FMTC 1020R	Performance Pro CLM1250R	Performance Pro CLM2050R	Power Devil PDW 5037PRA	Powerbase Excel 1250W	Powerbase 1020	Trend KIT/T3/SS8
36	*40*	97	30	80	99	28	70	50	*61*
850	550	860	1,020	1,250	2,050	1,020	1,250	1,020	550
3.2	2.6	2.8	3.1	4.3	6.1	3.2	4.2	3.3	2.6
¼",6mm,8mm	¼"	¼",⅜"	¼",8mm	¼",½"	¼",½"	¼",8mm	½",12mm	¼",8mm	¼",6mm,8mm
none	one ¼"	none	ten ¼"	five ¼, ten ½"	five ¼, ten ½"	five ¼"	ten ½"	six ¼"	twelve ¼"
9,000-28,000	8,000-29,000	24,000	11,500-34,000	8,000-25,000	15,000-27,000	9,000-28,000	10,000-28,500	9,000-28,000	8,000-32,000
slider	slider	trigger	push button	2-button trigger	2-button trigger	push button	trigger	push button	slider
3 step	3 step	3 step	3 step	7 step	7 step	3 step	3 step	8 step	3 step
✓	✓	✓	✓			✓		✓	✓
✓			✓	✓	✓	✓	✓	✓	
	✓			✓	✓		✓		✓
○	◒	☆	○	○	☆	○	○	◒	◒
○	●	☆	○	☆	○	○	●	◒	○
○	●	☆	○	☆	○	○	●	◒	◒
○	◒	☆	☆	○	☆	○	◒	○	○
☆	●	★	☆	☆	○	○	●	☆	☆
☆	●	◒	●	◒	★	●	●	●	○
○	◒	●	○	○	◒	◒	◒	◒	◒
○	◒	◒	○	○	☆	○	○	○	○
○	◒	○	○	○	○	○	☆	○	○
◒	☆	☆	◒	◒	◒	☆	☆	○	○
○	☆	★	○	◒	◒	○	☆	○	☆
○	○	○	○	★	★	○	◒	○	○
○	○	◒	○	☆	☆	○	○	◒	○
★	◒	☆	◒	◒	○	◒	☆	◒	☆
☆	○	◒	○	◒	☆	○	○	◒	☆
○	◒	☆	○	☆	☆	○	◒	○	☆
○	◒	○	◒	○	◒	○	○	○	☆
☆	○	○	○	○	○	◒	○	○	★
63	42	66	56	63	65	55	49	49	62

NOTES
Routers highlighted in **red** appear in the Best Buy Guide, p43.

Specification
1 The cheapest high-street price we found by shopping around. Prices in *italics* are manufacturers' guide prices.

Features
2 See 'Switches', p43.
3 See 'Dust extractors', p43. Models without removable extractors have them integrated into the body.
4 A spindle lock makes it easier to change the cutters.

Performance
5 We moulded both edges of a 1m softwood board.
6 We cut four housings 6mm deep across a three-foot wide piece of chipboard.
7 We used the routers in a bearing guided or guide bush-guided dovetail jig, depending on which they were most suitable for.
8 We tried fitting and using the routers in a routing table.
9 Based on the performance of the router in the different tests, the range of accessories it came with, and its compatibility with standard ranges of routing accessories.

Ease of use
10 Our expert assessed the instructions for how useful and comprehensive they would be for a novice. Our testing laboratory assessed them for safety information.

Champion Plunge Router

Draper PT 1200V

JCB Power Products JCBD-PR

Makita 3620

Power Devil PDW 5037PRA

Powerbase Excel 1250W

Powerbase 1020

Trend KIT/T3/SS8

KEY

★ ☆ ○ ◒ ●

best ⟷ worst

✓ has this feature

TOTAL TEST SCORE

This excludes price and is based on:

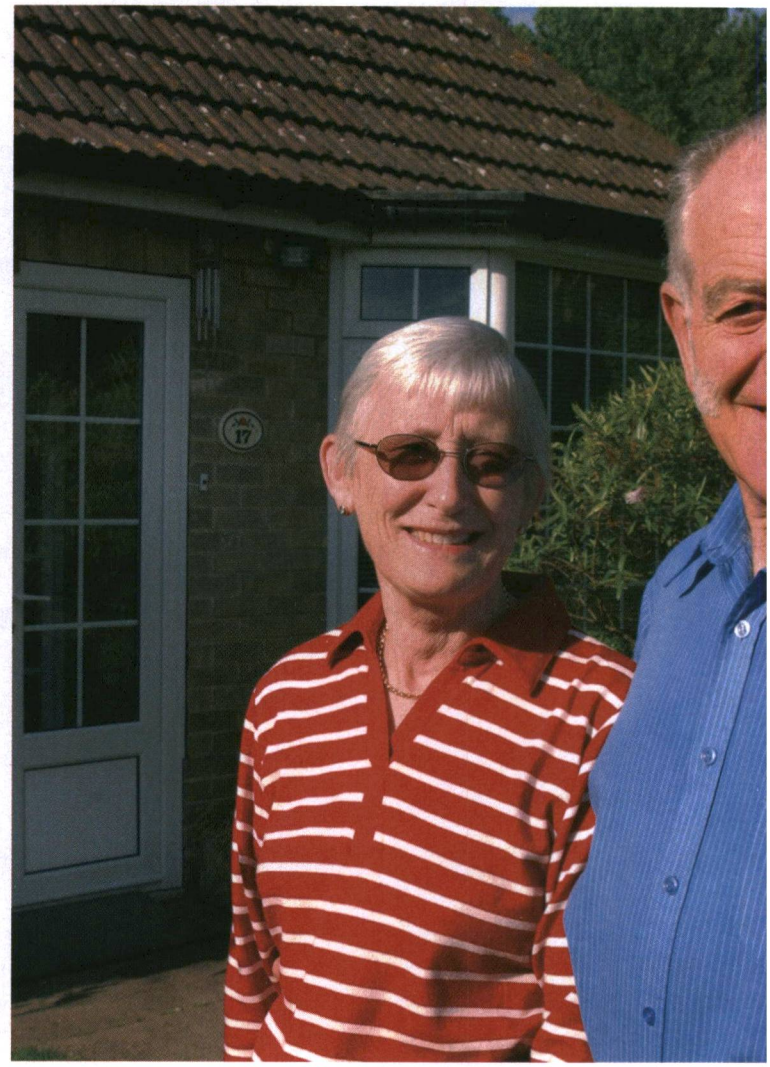
Performance	45%
Ease of use	30%
Safety	10%
Quality of instructions	10%
Versatility	5%

Over the last ten years, the amount of inheritance tax (IHT) being paid by UK taxpayers has almost doubled from £1.2 billion to £2.3 billion. IHT used to be known as the wealth tax, but you don't have to be wealthy to pay it now. The huge rise in property values means many middle income families own assets worth more than the amount you can pass on without paying IHT. This is called the nil-rate band and is currently £255,000 per person.

Pat and Ken Robinson from Lincoln are both in their 60s. Their home is worth £230,000 and they have a second property worth £80,000 which they let. They have £55,000 in savings and each has a life insurance policy. In total, their estate is worth £393,000. If Pat and Ken died now, and their estate passed to their children, Ian and Christina, the IHT due would be 40 per cent of everything over £255,000. That's a tax bill of £55,200.

Like most couples, Pat and Ken own most of their assets jointly. This means that, when the first of them dies, everything passes to the survivor. Their wills are also set up so that they leave everything first to each other and then to their children. There is normally no IHT to pay if you inherit from your husband or wife. So, in Pat and Ken's case, the tax bill won't arise until the surviving spouse dies. However, unmarried couples may face a tax bill when the first partner dies.

We asked two independent financial advisers to help Pat and Ken cut their IHT liability.



How to limit INHERITANCE TAX

Pat and Ken's children face an inheritance tax bill of £55,000. Our financial experts advise

1 LIFE POLICIES IN TRUST

The first and simplest thing our experts suggest is for Pat and Ken to put the life insurance policies under trust for Ian and Christina. Policies paid out under trust aren't counted when valuing the estate for IHT. If both policies are taken out of the equation in this way, the value of Pat and Ken's estate is reduced to £365,000, and the eventual tax bill goes down to £44,000. Simple trust forms can be obtained from the insurance company the policies are with, and they are free to set up.

2 MAKE SMALL GIFTS

You can give away money or assets within limits without having to pay inheritance tax. However, never jeopardise your own lifestyle or security just to save tax that someone else will pay. Like most people, Pat and Ken can't afford to give away large amounts now. Obviously they need their home, and they need the second property to boost their income. They also want to hold on to their savings in case they need them to fall back on. However, if they want to pass small gifts to their children or grandchild, they can use the tax-free exemptions. See 'Gift box', opposite, for common gifts that can be made free of IHT.

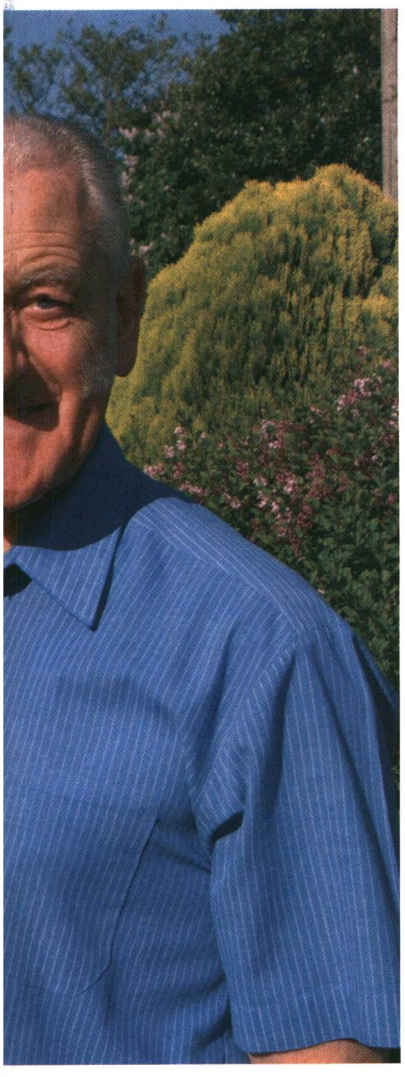
3 CONSIDER CHANGING YOUR WILLS

Both our experts thought that Pat and Ken have some scope for IHT planning by using their wills. The problem with leaving everything to each other is that one partner's nil-rate band is wasted. There is normally no IHT paid between husband and wife, so everything passes over tax-free. The big liability is stored up until the second death.

Pat and Ken could restructure their wills so that some assets pass directly to Ian and Christina on the first death. Provided that any gifts they make don't exceed the nil-rate band applicable at that time, Ian and Christina won't have any IHT to pay. The remaining estate passing to the survivor will be reduced and may well be below the level of the nil-rate band applicable at the time the second partner dies.

This method could eliminate Pat and Ken's IHT bill, but our experts warned that it could also leave the survivor with problems. For example, if some of their cash savings went straight to the children when the first partner died, this could leave the survivor without enough capital to cope in an emergency or if, say, they needed to pay for long-term care.

PHOTOGRAPHY MIKE FORD



4 SET UP DISCRETIONARY WILL TRUSTS

An alternative would be to set up discretionary will trusts. This can be done by a simple redrafting of Pat and Ken's wills and should cost no more than £200 to £300. The wills would state that, on the first death, an amount (either cash or assets) up to the level of the nil-rate band will pass to a trust. The beneficiaries of the trust will be the surviving partner, and the children (and grandchildren if applicable). What this means is that, if the surviving spouse needs money, the trustees (who Pat and Ken appoint) can make payments to them from the trust or even grant them interest-free loans

Only assets that are owned either individually or as 'tenants in common' (see below) can be placed in a discretionary will trust. In Pat and Ken's case, everything is jointly owned so they will need to transfer some of their assets from joint ownership. Pat and Ken could put their bank and building society savings into separate, individually-owned accounts (making use of their full cash Isa allowances) so half of their savings can pass into a will trust on the first death.

The two properties are a bit trickier to deal with. Currently they own their properties as joint tenants, which means that, on the first death, ownership passes automatically to the surviving spouse. The other form of ownership is tenants in common. Ownership is separate and the owners can decide to whom they wish to leave their share of the property. If Pat and Ken changed to being tenants in common, each one of them could leave his or her half to the discretionary will trust. On the first death, the half share goes into the trust, and the other half is still owned by the surviving spouse. The trustees have discretion to allow the surviving spouse to benefit from the property.

However, there can be problems with this, particularly relating to the family home. Because the surviving spouse would continue to live in their part of the property rent-free, the Inland Revenue could challenge the arrangement on the grounds that the survivor continued to enjoy an 'interest in possession'. If this happened, on the death of the second partner, the property would form part of their estate, so any benefit for IHT purposes would be lost. This might also be the case if all the rental income from the second property continued to be used by the surviving partner.

It would be vital for Pat and Ken to consult a solicitor specialising in IHT planning to see how this would work for them before setting up the trusts. And, overall, our experts felt that using their main home for IHT planning could cause Pat and Ken more problems than it would solve, so they advised against this option.

However, even excluding the family home, passing their other assets into discretionary will trusts would reduce the value of the surviving spouse's estate by around £67,500 (based on today's values) leaving a net estate of £297,500. This leaves just £42,500 liable to IHT at 40 per cent – a bill of £17,000 – significantly less than the £55,000 bill they originally faced.

ACTION POINTS AT A GLANCE

- **Put any existing insurance policies into trust. This is free – contact your insurer for a form.**
- Talk to a solicitor about setting up a discretionary will trust. This will cost about £200 to £300.
- **Talk to an independent financial adviser (IFA) about taking out a whole of life policy to cover the remaining IHT liability. The IFA's fees for advice will probably be covered by commission on the policy – but always check this with the adviser. See 'Contacts', p58, for how to find an IFA.**
- Talk to your beneficiaries to see whether they would be willing to pay the insurance premiums on this type of life cover.
- **Use the available IHT exemptions to make small gifts to family or friends.**
- Always talk to a solicitor before making any final decisions about IHT planning.
- **Most importantly, never put your own or your partner's income or lifestyle at risk simply to save tax that someone else will pay.**

GIFT BOX

ANNUAL EXEMPTION You can make gifts of up to a total value of £3,000 in any one tax year. Any part of this exemption not used in one tax year can be carried forward for one year only.

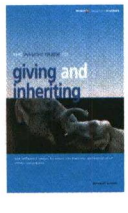
SMALL GIFTS Each tax year, you can give gifts of up to £250 each to as many individuals as you like. So, for example, you could give up to £250 a year to every member of your family tax-free.

EXPENDITURE FROM INCOME Gifts are tax-free if they are made out of an individual's income. The gift should form a regular pattern and be made as part of normal expenditure. So a person's standard of living or savings shouldn't be affected by the gift. Premiums to insurance cover under trust could fall into this exemption.

WEDDING GIFTS Gifts of up to £5,000 by each parent of the bride and groom are allowed – so up to an overall maximum of £20,000. Grandparents or great-grandparents can also give up to £2,500. Anyone else can give up to £1,000 each.

5 INSURE YOUR IHT LIABILITY

A simple way to cover the last £17,000 liability would be to take out a whole of life insurance policy. The policy should pay out an amount equal to the estimated IHT liability on the death of the second partner. Most importantly, the policy should be put into trust for Ian and Christina. This means the proceeds would be paid tax-free directly to Ian and Christina and can be paid without waiting for probate. The cost to cover £17,000 would be around £40 a month. For around £75 per month, Pat and Ken could even use this method to cover their whole IHT liability of £44,000. Premiums must be paid for the rest of Pat and Ken's life, which could prove expensive. However, the good thing about this option is that the couple have only to set up the policy. It is perfectly legal for Ian or Christina (or both) to pay the premiums on their behalf.



WHICH? BOOKS

For more advice on how to deal with inheritance tax, see *The Which? Guide to Giving and Inheriting* (£9.99). To order this book, call us on **0800 252 100** and quote code GAI (BKPW07).

Our latest crash test results show that cars are getting safer, but there are a few to avoid, too

The Kia Sedona was the worst on test for occupant safety

SAFETY CELLS

Not so long ago, the thought of advertising a car on the merits of its crash worthiness would have had advertising executives running for the Alka Seltzer. But now, safety really does sell.

This sea change is largely down to the success of Euro NCAP, the European-wide crash test programme that *Which*? helped to set up. It's clear that obtaining a good Euro NCAP score is now a top priority for many car manufacturers. As a consequence, more and more cars are achieving high scores, and the results from the latest batch of tests published here are no exception.

BE A SAFER DRIVER

If buying a car that gets a good crash test score isn't yet a priority for you, think again. What it could mean is the difference between a serious injury and no injuries at all.

Euro NCAP has achieved this by deliberately exceeding the standards to which new cars need to be designed. Instead of replicating a typical accident, these crash tests represent what would happen in a serious shunt. As a result, more and more cars are being designed to be much safer in accidents of any severity.

However, pedestrian safety still seems low on manufacturers' list of priorities. Although the VW Touran becomes the second European-designed car to achieve a three-star pedestrian safety rating after the MGF sports car, most of the other cars on test performed poorly in this respect.

THE WORST PERFORMERS

Dismal just about describes the overall performance of the Kia Sedona MPV in these latest crash tests. So, if you're buying a new car, we would advise you not to buy one of these models. The Hyundai Trajet performed slightly better in the large MPV group, but it's still a model to avoid if you want to buy one of the safest cars available.

TESTS AND SCORES

The scores reflect how well the cars perform in a series of precisely controlled crash tests. The scores can only be compared within each size category, though. All things being equal, a big car will protect its occupants better than a small car. So a four-star luxury car is safer than a four-star supermini.

Occupant safety This rating shows how well a car will protect its occupants in the event of a frontal or side impact. The good news is that three cars have achieved a five-star rating: the Toyota Avensis, which has an innovative knee airbag; the new Renault Espace people carrier, whose airbags adjust their inflation pressure depending on the size of the occupants, and the Volvo XC90 off-roader, whose body was described as 'immensely strong'.

The crash test experts said the Kia Sedona was 'overwhelmed' by the frontal impact, and the level of protection offered to the driver's chest, legs and feet was 'virtually non-existent'. The Hyundai Trajet was little better. Both cars did well in the side impact, however, mainly due to their height.

Child protection Some manufacturers are still not doing enough to warn parents of the dangers of using a rearward-facing child seat in the front of a car fitted with a passenger airbag. Clear, unambiguous and permanent labels are needed. One of the four cars to protect child occupants fully in these tests was the Volvo XC90, which uses large rear-facing restraint systems.

Pedestrian safety The three-star VW Touran has been designed to minimise injuries to pedestrians in the event of an accident. Most of the other cars did poorly in this respect. Worst on test this time was the Vauxhall Signum. Vauxhall really needs to take the protection of vulnerable road users seriously.

SCORECARD

Here are the latest crash test scores for both occupant safety (maximum five stars) and pedestrian protection (maximum four stars).

For full details and photos, and results of some cars that have been re-rated due to extra features, see www.which.co.uk/whichextra

SUPERMINIS

Citroën Pluriel
Occupant ★★★★ Pedestrian ★★

Nissan Micra
Occupant ★★★★ Pedestrian ★★

MEDIUM CARS

Peugeot 307 CC
Occupant ★★★★ Pedestrian ★★

LARGE CARS

Toyota Avensis
Occupant ★★★★★ Pedestrian ★

Honda Accord
Occupant ★★★★ Pedestrian ★★

Vauxhall Signum
Occupant ★★★★ Pedestrian ★

OFF-ROADERS

Volvo XC90
Occupant ★★★★★ Pedestrian ★★

Kia Sorento
Occupant ★★★★ Pedestrian ★

SMALL MPVs

Ford Fusion
Occupant ★★★★ Pedestrian ★★

VW Touran
Occupant ★★★★ Pedestrian ★★★

LARGE MPVs

Renault Espace
Occupant ★★★★★ Pedestrian ★★

Hyundai Trajet
Occupant ★★★ Pedestrian ★

Kia Sedona
Occupant ★★ Pedestrian ★

Where call centres are going wrong

How companies are losing customers

The need for call centre regulation

You are held in a queue...

Are you fed up with paying to be ignored in a telephone queue? We expose the call centre practices that annoy you most and call for changes in the call centre industry

Your mission is to find an answer to a simple query. On the way, you're held up by automated systems, lost in numbered mazes where none of the options fits your situation, and tormented by endless loops of music and robotic messages.

This may sound like a TV game show. In fact, it's something too many of us put up with in real life – every time we call our bank, energy supplier or phone company.

To make things worse, you could end up clocking up a hefty phone bill as you're held in a queue, paying to talk to the company at its own convenience.

There are more than 4,500 call centres in the UK. Phone any major company and the chances are you'll be connected to a central centre. We make around 1.5 billion such calls a year. If each of us spends just two minutes on hold, that's almost 50 million wasted hours a year. A company that values its customers should have a good, efficient telephone system in place to prove it. But it's clear from our research that this isn't always the case.

THE COST OF CALLING

Companies can choose not only when to take your call (by placing you in a queue) but also what you pay to contact them. Most call centre phone numbers aren't related to a particular area (so don't begin with '01' or '02'). This makes it hard to know what the call will cost. Numbers usually fall into one of four categories, as outlined below. The table, below, gives a guide to costs. See 'The companies we contacted', overleaf, for the types of numbers used by major companies.

Freephone These numbers begin 080 or 050. The company pays the cost of the call.

Local rate Numbers that start 084 are charged at local rates (capped at 5p a minute), wherever you live. If you're outside the local area, the company probably subsidises the cost of your call. Many companies use free or local rates for sales enquiries, to encourage you to call. Once you become a customer, call rates often increase.

National rate 087 numbers are charged at the national rate, no matter where you're calling from. National rate numbers are capped at 10p per minute.

If you live close to the company, it may profit from your call. The industry regulator, Oftel, is concerned that some companies are deliberately using 087 numbers to bump up their profits. It might benefit them to keep you on the phone for longer – on hold or in a queue, for example.

Premium rate Numbers starting with 090 are charged at premium rates. Companies profit when you call these numbers, and charge anything up to £1.50 per minute.

Premium-rate numbers are often used for services such as technical support given over the phone. The extra cash you pay for the call can help to fund specialist staff. Internet providers BT Openworld and NTL both provide their technical support on premium-rate numbers. However, as BT Openworld customer Andrew McIlwraith found (see 'Our fault, you pay' overleaf), you can end up having to call the premium-rate technical support line simply to report a problem, rather than to receive detailed technical advice.

Customers may sometimes have to call a premium-rate number for standard customer services calls, too. We feel this is unfair, and that customers shouldn't have to pay premium rates to complain about faulty products or services. Icstis, which regulates the use of all premium-rate numbers, and the Office of Fair Trading both have concerns about this sort of practice.

Under Icstis rules, companies must give clear information about the cost of calls in advance – for example, on their adverts or on company literature. They're not allowed to use automated systems or to put callers on hold for longer than 15 seconds. ▷

AVERAGE COST PER MINUTE

Numbers beginning	Rate	Weekdays	Weekday evenings	Weekends
080 or 050	Freephone	Free	Free	Free
084	Local call	4p	1.5p	1p
087	National rate	8p	4p	2p
090	Premium rate	10p-£1.50	10p-£1.50	10p-£1.50

NOTES
The price per minute is based on current tariffs from BT landlines. Calls from mobile phones or cable networks may differ. Prices have been rounded to the nearest half pence and are inclusive of VAT. BT charges a minimum of 5p for all UK calls. See 'National and local rate call charge scam', p6, for more about what other networks charge.

ILLUSTRATION PAUL SHORROCK

WHO PICKS UP?

As soon as your call is answered, you'll start paying for it. Most automated phone systems used by call centres pick up incoming calls within a few seconds. Sometimes companies put you straight in a queue, where recorded messages such as 'Your call will be answered shortly' can mislead you into thinking you're not being charged for being kept on hold. Others take this one step further. By playing a recorded ring tone or engaged tone, they give you the impression your call hasn't been answered, so isn't yet costing you.

In response to customer complaints about such practices, Oftel has produced a voluntary code of practice for organisations, such as call centres, that use call-handling systems. The code recommends that companies shouldn't use recorded ringing tones, and that any recorded messages should make it clear that calls have been answered. We think the code of practice needs to be made compulsory in order to protect consumers.

WHAT YOU WANT

To find out what you like and dislike about call centres, we conducted a survey earlier this year, questioning more than 600 adults who had used call centres in the previous year. See 'Your top ten call centre annoyances', opposite. We also asked which companies' call centres were most annoying. Of the 37 that were singled out, 26 per cent were communications companies, 20 per cent were energy companies, and 14 per cent were financial institutions.

We then posed as ordinary customers and phoned the sales and customer services lines of 14 major companies in these sectors (see 'The companies we contacted', below). Unsurprisingly, what you want from a call centre and what you usually get don't match.

Holding on 64 per cent of people in our survey disliked being kept on hold for ages. And waiting times can sometimes be shockingly long, as many of our readers told us. One reader said of Npower: 'My first call was 31 minutes on hold, the second call 27 minutes, and the third call 33 minutes. In my final call, I was on hold for an impressive 41 minutes before someone answered.' Another described his experiences with NTL's call centre: 'There were always 20 to 30 minute waits...the system gave me three options, none of which suited, and then cut me off'. One Powergen customer told us of more queuing frustrations: 'I started telephoning at 6.45pm and it was 9.15pm before I was finally able to speak to someone.'

A real person In our survey, 60 per cent of people told us that speaking to a real person was important to them. Of the 14 companies we called, only Lloyds TSB and Scottish Power use staff members, rather than an automated system, to answer standard customer service calls. London Electricity and HSBC use real people only for sales calls, and BT Openworld does so only for technical support calls. If you call one of the other companies, your call will be picked up by an automated system and put in a queue to wait for someone to answer.

Press '1' for hold The companies with automatic answering seem to also use number-activated systems, which ask you to press certain numbers to make your way through a menu of options. A quarter of people in our survey found these systems annoying.

THE COMPANIES WE CONTACTED

	Company	Phone rates charged
Communications	BT	Various. Mostly free
	BT Openworld	Free for sales enquiries, local rate for customers, premium rate for technical support
	NTL	Free or local rate. Premium rate for technical support
	Telewest	Free for sales enquiries, local rate for customers
	Sky	National rate
Financial	Lloyds TSB	Variety of free, local, and national rate
	HSBC	Free for sales enquiries, local rate for customers
	Barclays	Variety of free, local, and national rate
	NatWest	Free or local rate
Utilities	British Gas	Local rate
	Powergen	Free
	Npower	Free for sales enquiries, local rate for customers
	London Electricity Group	Mostly free, some local rate
	Scottish Power	Free for sales enquiries, local rate for customers

OUR FAULT, YOU PAY

Andrew McIlwraith spent more than £16 on phone calls to BT Openworld's premium-rate help line trying to resolve a problem that eventually turned out to be BT's fault.

When Andrew first experienced problems with his internet connection, he discovered that his ISP, BT Openworld, listed three different customer phone numbers. The first was a national rate number for billing enquiries only. The second was a freephone number that played recorded messages about service problems, but didn't mention Andrew's problem.

The only remaining option was a premium-rate number, which charged 50p a minute. Unfortunately, this line was the only one that could offer him any help.

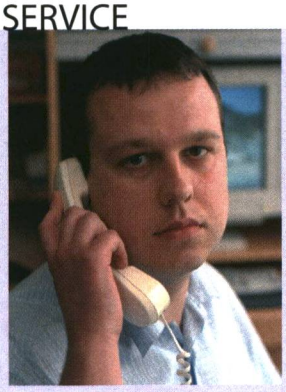
Andrew clocked up more than £16 making several calls to this number to sort out the problem. To rub salt in the wound, BT Openworld eventually discovered that the problem was caused by a failure at its end.

Andrew was angry, but when he wrote to BT Openworld to complain and ask for compensation it refused, saying: 'We notify customers of the cost of the call as soon as it is answered by one of our technical advisers. As such, these charges are non-refundable.'

As a result of this experience, Andrew has now left BT Openworld.

PHOTOGRAPHY ROBIN BECKHAM, CAMERA CREW

IF-FY CALL CENTRE SERVICE



Mark Hansgate from Bradford is leaving his bank, Intelligent Finance (IF), because of a series of disasters with service from its call centre. 'I was very happy with my account and the way it worked, but dreaded calling the useless call centre. Every time I asked them to do something, they'd find a way to do it incorrectly,' says Mark.

Mark had an offset account, where all the products were linked. His mortgage, a loan, two savings accounts, a current account and a credit card were all with IF. The bank has no branches so the only way to manage accounts is over the internet or via the call centre.

The first problem was when, despite calls from Mark telling them what to do, IF wrongly transferred half the direct debits from his old account, causing him to miss several payments.

He also had problems with IF staff failing to return his calls and not knowing answers to simple questions. If he tried to speak to somebody he'd dealt with before, he was told he couldn't be transferred.

The last straw came when Mark accidentally transferred £2,000 to his credit card instead of his savings account. After a month of calls, IF finally credited his savings account, but forgot to debit his credit card. Although Mark now owed IF £2,000, he couldn't get anyone at the call centre to understand the problem or do anything about it. Only when he wrote to head office was the problem rectified.

But by then it was too late for Mark. 'I'd had enough', he explained to us. 'Getting through to the call centre was never a problem – those started once you got through.'

We found NTL and Sky's systems particularly complicated, with lots of menus to navigate before you were put on hold to wait to speak to someone. One reader felt NTL's systems were 'labyrinthine and entail unacceptable waiting times'.

Several readers also complained about the numbered menu system that greets BT's callers. 'I went down three different blind alleys, each with half a dozen levels of robot,' one explained, 'only to get no answer to my query – indeed no human – and no way back.' Another agreed: 'BT's customer service line is one of the worst I've tried for multi-layered, multi-option machinery. I find the best technique is to pretend you haven't got a touch-tone phone, then you get to speak to someone.'

Stuck in a queue Almost a fifth of people we interviewed thought it was important to be given an estimated waiting time when on hold, and almost a tenth wanted to know their place in the queue. It's only reasonable that companies should give an indication of waiting time, so you can decide whether it's worth holding. Once again, the reality's a bit of a let-down. Of the 14 companies we called, only Lloyds TSB and British Gas gave us an estimated wait time. None told us our place in the queue.

More than a quarter of people in our survey said they were annoyed by music played when they were on hold. Nine out of the 14 companies played such music when we called. We also encountered eerie silences while on hold to HSBC, Barclays and Npower, and sporadic ring tones while on hold to Powergen and Npower.

CALL CENTRE TRENDS

Call centres grew rapidly in the 1990s as services became centralised, and technology improved. At first, they were simply a way to cut costs. But some companies are now trying to improve things for customers, for example by ditching prepared scripts and time limits for calls.

To offset rising costs, some UK companies are moving their call centres to India, where running costs are low, and graduates fluent in English can be employed for around a quarter of the cost of those in the UK. HSBC and British Airways both have call centres in India, and BT has plans to follow suit. It's too early to tell what impact this trend will have on customer service, but we'll be keeping a close eye on it.

YOUR TOP TEN CALL CENTRE ANNOYANCES

1. Being kept on hold for a long time
2. Being passed round lots of different staff
3. Being unable to get through to a real person
4. Irritating hold music
5. Rude staff
6. Automated systems where you have to press buttons rather than speak
7. Staff with a lack of knowledge
8. Staff being unable to resolve your query
9. Being cut off
10. Not being given an estimated wait time

CALLS FOR REGULATION

In January, 56 MPs signed a petition urging the Department of Trade and Industry (DTI) and Oftel to investigate the costs and abuses of phone-queuing and call-waiting systems. They wanted to protect consumers from time- and money-wasting call centre practices. However, when we raised this with the DTI, it passed the buck to Oftel, which told us it has no plans to investigate call centres. It believes they don't fall within its remit. We disagree. Oftel clearly isn't responsible for call centres' customer service issues, but it should be regulating their telephony services, such as automated answering and menu systems, and charging structures.

WRITE BACK

If you have comments or questions about anything you've read in *Which?* this month, please contact us at **writeback@which.net**. We publish answers to some of your questions in 'Write back', p4, and more online at **www.which.co.uk/whichextra**

OUR VERDICT

The DTI and Oftel need to discuss the issue of call centres and co-ordinate action. Oftel should monitor the call centre industry, collect complaints about its telephony services, and set minimum standards of service that will be compulsory for all call centres.

WE SUGGEST THE FOLLOWING...

- Companies should offer alternatives to long wait times such as a contact email address or offering to call customers back.
- If callers are kept on hold they should be given clear information about estimated wait times or their place in the queue so they can decide whether or not to hold.
- It should be compulsory for all call centres, not just those using premium-rate numbers, to make rates clear at the start of the call or in company literature.
- Oftel should continue to monitor revenue-sharing, whereby companies profit from customers ringing certain numbers and may purposely delay dealing with calls.
- Oftel should also monitor how calls are answered and make its code of practice compulsory rather than voluntary. Any call centre misleading customers into thinking that calls haven't been answered, for example by using false ring tones, should be penalised.

BEST BUYS

MOBILE PHONES – BEST BUY UPDATE

We've picked out eight of the best models from our latest mobile phone test

Our recent mobile phone handset tests show that it's difficult to buy a turkey – despite the fact that our testing is now more rigorous. However, features differ widely, so what you do buy might depend on how many gizmos and gadgets you're after.

The Best Buy Samsung SGH-T100 gives great performance across the board and is more portable than before. However, at up to £200 with a contract, and £200 to £270 on prepay, it's still pricey. And apart from a colour screen and polyphonic ring tones, it's a bit thin on features.

If you're after a phone with plenty of functions, you could try the Best Buy Nokia 7210, which has a colour screen and MMS, and is triband so can be used in Europe and the US. It also has a built-in FM radio and good battery life. The Best Buy Samsung A800 might also suit if you're after a small and light handset that has great sound quality but is also very portable.

The Siemens S55, which has a colour screen and MMS and is triband, features Bluetooth technology that can link you to a compatible headset, PDA or laptop without the need for wires.

At the cheaper end of the market, the Nokia 3510i and the SonyEricsson T300 might be of interest. The cheapest 'pay-as-you-go' models we tested are the Alcatel One Touch 311 and the Trium 110. These have no fancy features but they offer value for money, especially if you want a cheap and cheerful prepay phone to keep for emergencies.

BEST BUY MOBILES		Alcatel One Touch 311	Nokia 3510i	Nokia 7210	Samsung SGH-T100	Samsung A800	Siemens S55	Sony Ericsson T300	Trium 110
SPECIFICATION									
Price with contract (£)	1▷		0-90	0-230	0-200	0-130	0-100	0-50	
Price prepay (£)	2▷	50-80	100-140	270-300	200-270	150-170		100-150	40-50
Networks available with contract	3▷		Fresh, O2, Orange, T-Mobile, Vodafone	Fresh, O2, Orange, T-Mobile, Vodafone	Fresh, O2, Orange, T-Mobile, Virgin, Vodafone	O2, Orange, T-Mobile, Vodafone	O2, Orange, Vodafone	Fresh, O2, T-Mobile, Vodafone	
Networks available with prepay	4▷	Fresh, Virgin	O2, Orange, T-Mobile Virgin, Vodafone	Orange, T-Mobile, Virgin	O2, Orange, T-Mobile, Vodafone	O2, Orange, T-Mobile, Virgin, Vodafone		O2, Orange, Virgin, Vodafone	Orange, Virgin
Weight including battery (g)		99	106	83	94	68	85	100	90
FEATURES									
Colour screen			✓	✓	✓		✓	✓	
Voice-activated dialling	5▷		✓		✓	✓	✓		
Built-in radio				✓					
Use in the US	6▷			✓			✓	✓	
GPRS	7▷		✓	✓			✓	✓	
HSCSD	8▷			✓				✓	
MMS	9▷		✓	✓			✓	✓	
Java	10▷		✓	✓			✓		
Bluetooth	11▷						✓		
PERFORMANCE									
Sound quality		☆	○	○	☆	☆	○	○	○
Reception in weak signal areas		☆	☆	☆	☆	☆	☆	☆	☆
Battery life and charging	12▷	○	★	★	☆	☆	☆	★	☆
Portability	13▷	☆	☆	☆	☆	★	☆	☆	○
Ease of managing calls		○	☆	☆	★	★	☆	☆	☆
Ease of text messaging		○	☆	☆	☆	○	☆	☆	○
Overall ease of use	14▷	○	☆	☆	☆	☆	☆	○	○
Durability	15▷	★	○	○	★	☆	☆	○	☆
TOTAL TEST SCORE (%)		61	64	68	70	68	65	64	63

NOTES

Specification

1 Typical price range for the handset if you sign up to a 12-monthly contract.
2 Typical price range for the handset if you choose a prepay or 'pay-as-you-go' package.
3 Networks that offer this phone as part of a monthly contract package.
4 Networks offering this phone as a prepay or 'pay-as-you go' package.

Features

5 The phone recognises your voice and dials the appropriate number automatically.
6 Triband phones work in the US.
7 Offers high-speed access to Wap sites and can act as a modem for a PDA or laptop.
8 An alternative to GPRS.
9 Can send and receive pictures, sounds and long text messages.
10 Can play Java-based games.
11 Can link to other Bluetooth equipment in the immediate area.

Performance

12 Includes battery life, charging time and low-battery warning.
13 Includes dimensions, shape and weight of handset.
14 Incorporates scores for ease of managing calls and text messaging, as well as quality of the display, keypad, menu systems and handling missed calls.
15 Includes shock resistance and water resistance.

KEY

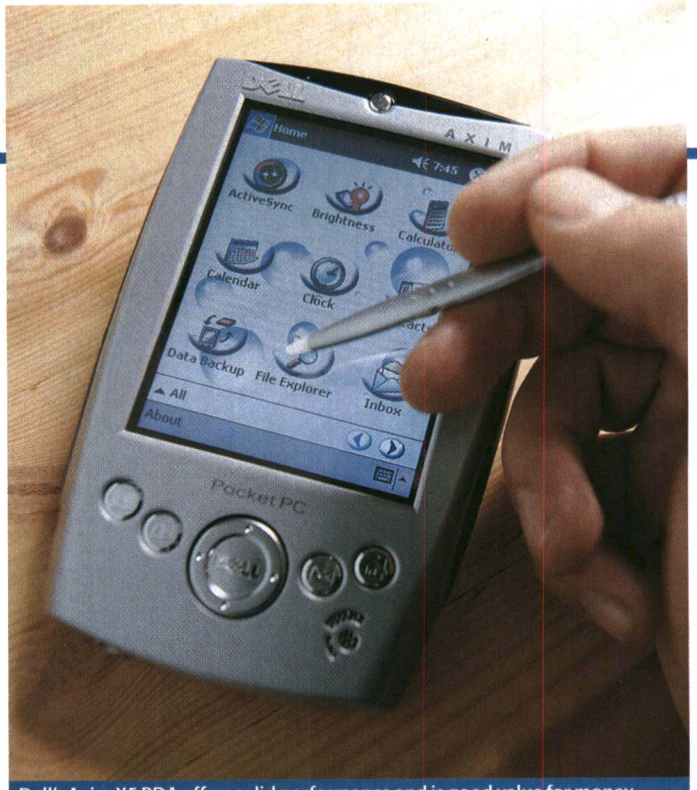
★ ☆ ○ ◒ ●
best — worst
✓ has this feature

TOTAL TEST SCORE

This ignores price and is based on:

Ease of use	25%
Sound quality	20%
Reception in weak signal areas	20%
Battery life and charging	20%
Portability	10%
Durability	5%

NEW DELL PDA PUTS PRESSURE ON PRICES



Dell's Axim X5 PDA offers solid performance and is good value for money

Dell, the mail-order computer manufacturer, has made its first foray into the market for personal digital assistants (PDAs). And it seems set to ruffle a few feathers by delivering a new Best Buy that undercuts many of its rivals on price.

The Dell Axim X5 handheld computer is available in two versions – 'Standard' (£179) and 'Performance' (£238). Both use the Microsoft Pocket PC 2002 operating system, with the main difference between them being the speed of the processor and amount of memory included.

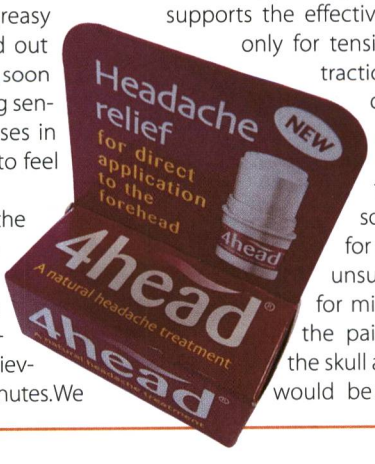
We tested the Axim X5 Performance model, and compared it with the PDAs we reported on earlier this year (see 'Devices to go', *Which?*, January 2003, p14). It stacks up well against the Compaq iPaq H3950 – one of our current Best Buys – achieving almost identical performance ratings and total test score (Compaq 66 per cent, Dell 65 per cent). However, the lowest current price we found for the Compaq is £300, so the Dell offers a £62 saving.

The Axim X5 has double memory expansion slots (for both Compact Flash and SD cards), and it's possible to add a Bluetooth or wi-fi card to enable wireless connections. The colour screen is clear and well lit, and the whole device seems solidly built, with rubberised edges providing a comfortable grip. It comes with a soft carry case, but it lacks any built-in screen protection – a slight drawback. Overall, Dell has produced a good, easy-to-use Windows PDA, and doesn't seem to have cut corners to keep the price down. We're making the Axim X5 a new Best Buy, and hope to see other Pocket PC manufacturers dropping prices to compete.

AN ALTERNATIVE TO PILL POPPING?

A 'natural' alternative to treating headaches has been launched by Diomed Developments. 4head (£5.95) claims to provide 'fast, effective pain relief' for headaches. But it won't, as claimed, be effective for all types of headache.

To apply 4head, you simply run the dispenser gently across your forehead. This leaves an invisible and non-greasy application. We tried it to find out what it feels like. We found that, soon after applying, there is a tingling sensation, which gradually increases in intensity and causes the area to feel slightly cold.



The manufacturer says the natural active ingredient in 4head, levomenthol, works by relaxing the local blood vessels and causing a sensation of coldness. It claims that the pain-relieving effect will work within 15 minutes. We thought it sounded like an attractive alternative to reaching for a pill every time you have a headache. So we asked a consultant neurologist with a special interest in headaches to assess the product and its supporting evidence.

Our expert was concerned that the evidence supplied by Diomed Developments supports the effectiveness of levomenthol only for tension-type (muscle contraction) headaches. Yet it doesn't make this clear in the instructions. There are many other types of headache – some serious, some not – for which 4head would be unsuitable. It wouldn't work for migraine, for example, as the pain comes from within the skull and a topical treatment would be ineffective. There are also, of course, more serious headaches that can arise from, for example, meningitis, brain tumours or brain haemorrhage, and require immediate medical attention, but the instructions don't mention this, either.

Our expert also thought the instructions on how to use this product were unclear. It doesn't specify the number of times to be used per day, or intervals between applications. Comments such as 'do not use too much' and 'avoid excessive use' are too vague.

4head is already on general sale across a range of supermarkets and chemists. But we think it should be taken off the shelves until the claims and labelling are made clearer. The packaging and patient information leaflet need to make it explicit that the treatment may be useful only for tension headaches. The instructions should also advise people to see a doctor if symptoms persist.

So, for now, we'd advise you to stick with your usual treatment – even if it is a pill.

PHOTOGRAPHY JONNY THOMPSON, GETTY IMAGES

best buymonitor

Each month, we keep you up to date with the cheapest prices for Best Buys from past tests which are still available. Copies of past articles can be found at www.which.co.uk/whichextra

Sharp VC-MH835HM

Bush R632

Grado SR60

Philips 32PW6006/25

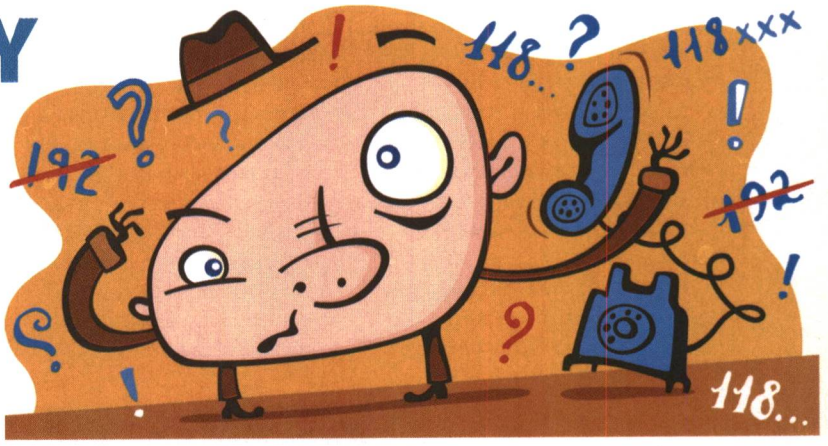
BEST BUY MONITOR

	Best Buys	Price (£)	Where to buy on the high street	Online price (£)	Where to buy online	Notes
TVs Last report September 2002 (widescreen) February 2001 (combos) Next report October 2003 (widescreen)						
TV/VCR combos	Samsung TI-14P7	*200*	Independents	137	unbeatable.co.uk	Not perfect, but a good cheap choice for all-round performance. Aesthetic changes. Model number changed from TI-14B7.
Widescreen 32in	Philips 32PW6006/25	600	Miller Brothers	519	prcdirect.co.uk; rgbdirect.co.uk	Good picture quality, though doesn't have a nearly-flat screen.
Discontinued or significantly altered Best Buys Panasonic TX14GV1, Panasonic TX28PL4, Panasonic TX32PL10, Philips 32PW9576/05E						
DIGITAL SET-TOP BOXES Last report May 2003 Next update December 2003						
	Goodmans GDB2	80	Comet; Miller Brothers	84	comet.co.uk	A good cheap choice of player. However, it does lack some features and isn't as easy to use as the Nokia. Must be used with a TV with a Scart input. New model, GDB3, to be released August.
	Nokia Mediamaster 221T	130	John Lewis; Currys	134	currys.co.uk	Feature-packed set-top box, with a good selection of inputs and outputs. It's also particularly easy to use.
HOME CINEMA Last report November 2002						
Complete systems	Denon ADV-1000 plus SC-50HTB (ADV-1000S)	*900*	Independents	694	qed-uk.com	Good viewing and listening quality, and wide range of features. One of relatively few packages that's OK for playing music CDs.
Speakers	Infinity Alpha HCS	*500*	Independents	499	hifibitz.co.uk	Pretty good for surround sound and acceptable hi-fi quality.
	KEF Coda series (70, 80 & 90) & PSW 2500 subwoofer	*1,080*	Independents	819	hughesdirect.co.uk/which	Excellent surround sound, though hi-fi quality isn't great. Subwoofer upgraded from PSW 2000 and now matches speakers.
Discontinued or significantly altered Best Buys Yamaha RX-V630RDS						
VCRs Last report January 2003 Next update December 2003						
	Sharp VC-MH835HM	130	Miller Brothers	106	hughesdirect.co.uk/which	Excellent picture quality for a cheap VCR.
Discontinued or significantly altered Best Buys Panasonic NV-VHD1B-S						
PORTABLE RADIOS Last report June 2000 Next report June 2004						
	Bush R632	10	Comet	12	bennettsonline.co.uk	Not perfect, but good value. No short-wave reception.
	Panasonic RF-3500Y	30	Comet	31	empiredirect.co.uk	Good all-round radio, though short-wave tuning is fiddly.
	Sony ICF-SW07	250	Miller Brothers	200	hughesdirect.co.uk/which	Excellent short-wave reception, though sound quality is poor.
Discontinued or significantly altered Best Buys Grundig Yacht Boy 400, Sony ICF-M760						
HI-FI SEPARATES Last report October 2002 Next report March 2004						
Amplifier	Yamaha AX-396	150	Dixons	140	hughesdirect.co.uk/which	Offers plenty of power and can support two sets of speakers.
CD player	Technics SL-PG4	80	Richer Sounds	75	hughesdirect.co.uk/which	Excellent sound quality and good features at a reasonable price.
CD recorder	Denon CDR-W1500	*450*	Independents	342	hughesdirect.co.uk/which	Two-tray model with good recording quality.
Minidisc recorder	Sony MDS-JE480	120	Miller Brothers; Richer Sounds	100	superfi.co.uk	Recording quality isn't perfect, but this separate is good value for money and relatively easy to use. Also has long-play settings.
Radio tuner	Sony ST-SE370	80	Richer Sounds	84	prcdirect.co.uk	Good reception and sound quality. The main drawback is that it's remote-controllable only through a Sony amplifier.
Matching separates	Sony TA-FE370 amp Sony CDP-XE270 CD player Sony MDS-JE480 minidisc recorder Sony ST-SE370 radio tuner	370	Richer Sounds	370	superfi.co.uk	This is a great system for the price. All components sound good and have a good range of features. The only slight letdowns are the amplifier's lack of support for more than one pair of speakers and the tuner's relatively poor ease of use. The tuner and the minidisc player are also Best Buys in their own right.
Discontinued or significantly altered Best Buys Sony SCD-XE670						
SPEAKERS Last report September 2002 Next report March 2004						
Bookshelf	B&W DM303	*180*	Independents	see[1]	see[1]	Good sound quality. Add £40 if you don't have speaker stands.
Floorstanding	JBL LX2005	*400*	Independents	see[1]	see[1]	Excellent sound quality. Available in beech, cherry and black ash. Being phased out after July, so might be around at a lower price.
Discontinued or significantly altered Best Buys Eltax Monitor VII, Tannoy Revolution R3						
HEADPHONES Last report June 2002 Next report June 2004						
Cordless & surround sound	Sennheiser RS 65	*120*	Independents	88	hughesdirect.co.uk/which	Cheap, though the surround sound is typically unconvincing.
Hi-fi	Grado SR60	*90*	Independents	74	hifibitz.co.uk	Good choice if you want phones that don't surround the ear. But if you don't, you should be able to get good sound for less.
On-ear with headband	Panasonic RP-HT51	*10*	Independents	11	dabs.com	Good quality, but no better than the best in-ear models.
On-ear without headband	Philips SBCHS510	15	Argos	19	argos.co.uk	Better sound quality than the other non-hi-fi models on test. Aesthetic changes. Model number changed from SBCHS501.
Discontinued or significantly altered Best Buys Aiwa HP-EC1; AKG Acoustics K305 AFC; Sony MDRCD480, Sony MDRED238ML; Panasonic RP-HV377						

Where no high-street-chain price was found, a guide price is given in *italics*. Phone the manufacturer for local stockists (contact details are on p58).
Internet prices include delivery. 1 These items aren't available from the internet sites we surveyed

NEXT MONTH Camcorders, cameras, telephones and computer equipment

NEW DIRECTORY ENQUIRIES SERVICES ON THE WAY



From 25 August, you won't be able to call 192 when you're looking for a telephone number. Instead you'll have several services to choose from, each with a separate number beginning 118. Oftel, the telecoms regulator, believes that competition will drive down prices and encourage innovation. Unfortunately, some services will be more expensive than their predecessor, and their charges are certainly a lot more complicated.

Choosing between the services on offer is easier said than done, mainly because they don't all charge in the same way. While some have stuck to the tried and tested formula of a fixed fee, others haven't. Some charge by the minute, some charge a connection fee and then by the minute, and Orange charges one price for the first minute and another for subsequent ones.

The best option for you will depend, at least in part, on how easy your query is to answer. As a rough guide, if you've got a quick query, it might be cheaper to call a service that charges by the minute (such as 118888). If you've got a query that's more complicated and might take a while to answer, then a fixed-fee service such as 118811 is likely to be cheapest. And, if you've got several queries, a service with a connection fee but very low cost per minute, such as The Number, could be best.

All of the costs quoted by the companies and shown in our tables are based on calls from BT lines. Calls from other phone providers and mobile phones are likely to vary, but finding out by how much isn't easy. Most of the directory enquiry companies featured in our tables told us that they had no control over the prices charged by phone companies, so couldn't tell us what they would be. Your own provider should be able to provide this information, although Vodafone told us that 'the onus is on the provider [of the directory enquiries service] to make customers aware of the cost of using their service'. The cost of calling directory enquiries from a mobile can be steep, so it's a good idea to check prices beforehand. As an example, Orange monthly contract customers calling BT's service will pay an 85p connection charge and 60p per minute, as opposed to 25p and 30p respectively from a BT landline. Vodafone told us that calls from its network to directory enquiries services could cost from 40p to £2.25 per minute.

The cost of calls is perhaps less of an issue for NTL and Telewest customers, who can access only the directory enquiries service offered by their own cable provider. In fact, neither service can be accessed by customers from other phone companies. So much for competition. Oftel says it is encouraging NTL and Telewest to offer access to all 118 services, but that it's powerless to force them to do so.

FIXED FEES	Cable & Wireless	One.Tel	118811	Telco
Number	118099	118111	118811	118877
Type of charges	fixed	fixed	fixed	fixed[1]
Flat rate per call (p)	35	35	30	35
Number of queries	1	1	1	1
Call connection	no	no	no	no
Cost per min to connect call				
SMS delivery[2]	no	no	no	no
SMS delivery cost				

Correct at 6 June 2003 1 Changing to per minute service from 7 July
2 Number requested can be texted to your mobile only if you've called by mobile

PER MINUTE & COMBINATION	BT	118866 Ltd	118888	Agent 119	Orange	Share[1]	The Number	Yellow Pages 118 24 7	Ymholiadau rhifau ffôn BT y du
Number	118500	118866	118888	118119	118000	118499	118118	118247	118404
Type of charges	Connection charge and per minute	Connection charge and per minute	Per minute	Connection charge and per minute	First minute and per minute	Connection charge and per minute	Connection charge and per minute	Per minute	Connection charge and per minute
Connection charge (p)	25	25		25		25	49		25
Cost for first minute (p)					49				
Cost per minute (p)	30	20	20	30	20	30	9	40	30
Number of queries	unlimited	unlimited	unlimited	unlimited	3	2	3	unlimited	unlimited
Call connection	yes	yes	yes	yes	yes	no	yes	yes	yes
Cost per min to connect call (p)	30	20	20	30	30		9	40	30
SMS delivery[2]	yes	yes	yes	no[3]	yes	no	yes	yes	yes
SMS delivery cost	free	free	free		free		free	free	free
Per second billing	Yes	yes	yes[4]	yes	yes[4]	yes	yes	yes	yes
Average cost of call (40 sec) (p)	45	38	20	45	49	45	55	27	45

Correct at 6 June 2003 1 For each call, 5p plus VAT is shared equally between the British Red Cross and Barnardo's 2 Number requested can be texted to your mobile only if you've called by mobile 3 SMS delivery available for free from 20 June 4 Minimum charge of one minute

NOTES
All costs are based on calls from a BT line. We've also shown the cost of calling each per minute and combination service for 40 seconds, which is the average length of a call to directory enquiries.

ILLUSTRATION PAUL BOMMER

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – until either the cheque arrives or the money has been transferred to another account. If you need instant access to your money, you should choose an account that has a cash card.

Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your level of savings.

We also show **how the account is run**, the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give. All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

		INTEREST (%) GROSS[1]						
	How account is run	£100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
EASY-ACCESS								
Abbey National eSaver	internet		4.00[2]	4.00[2]	4.00[2]	500		✓
Cahoot Savings	internet	4.02	4.02	4.02	4.02	1		
Goldfish Savings	post/tel/net	3.40	3.40	3.55	3.80	1		
Halifax Web Saver	internet	4.00	4.00	4.00	4.00	1		
ING Direct (UK) Savings Account	post/tel/net	4.22	4.22	4.22	4.22	1		
Newcastle BS Net Savings	internet		3.65	3.65	3.80	1,000		
Northern Rock Tracker Online	internet	4.31[3]	4.31[3]	4.31[3]	4.31[3]	1		
Scottish Widows Instant Transfer	postal/tel	3.75[4]	3.75[4]	3.75[4]	3.80[4]	100		
NOTICE								
Chelsea BS Call Direct 40 Issue 2	postal/tel			4.20[5]	4.20[5]	2,500	40	
L&G 50 Day Notice Tracker	postal/tel	3.92	3.92	3.92	3.92	1	50	
Safeway Postal Notice	postal		4.00	4.00	4.00	500	60	
Scarborough BS S'borough 80 Issue	postal/tel	4.20[6]	4.20[6]	4.20[6]	4.20[6]	100	80	
Scottish Widows Bank 60 Day	postal/tel	3.80[4]	3.80[4]	3.80[4]	3.90[4]	100	60	

1 Rate before tax 2 Includes a variable bonus (currently 0.35 per cent) payable for first six months 3 Includes a bonus of 0.31 per cent payable for first six months 4 Includes a bonus of 0.5 per cent payable for first six months 5 Includes a bonus of 0.45 per cent payable to 31 December 2003 6 Includes a bonus of 0.95 per cent payable for first six months

All rates correct at 10 June 2003 Based on data supplied at www.moneyfacts.co.uk

MINI CASH ISAS

All our Best Buy mini cash Isas are available nationally and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards**. Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice period** and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

		INTEREST (%) GROSS						
	Cat standard	£0-£2,999	£3,000-£5,999	£6,000-£8,999	£9,000	Minimum initial deposit (£)	Notice (days)	Accepts transfers
Abbey National			3.50	3.85	4.15	3,000		✓
B'ham Midshires	✓	3.40	3.90	4.10	4.10	1		✓
Buckinghamshire BS		3.50	3.85	4.10	4.20	100		✓
Intelligent Finance	✓	4.05	4.05	4.05	4.05	1		✓
Julian Hodge Bank		4.00	4.00	4.00	4.00	250	90	✓
Kent Reliance BS	✓	4.20	4.20	4.20	4.20	1		✓
Lloyds TSB	✓	3.00[1]	4.00	4.00	4.25	10		✓
RBS		3.05[2]	3.85	4.10	4.20	1	60	
Safeway	✓	4.20	4.20	4.20	4.20	10		✓
Scarborough BS		3.80	3.90	4.00	4.00	10		✓
Shepshed BS		4.20	4.20	4.20	4.20	100	60	✓
Skipton BS		2.75	4.10	4.10	4.10	500	30	
Tipton & Coseley BS	✓	4.05	4.05	4.05	4.05	1	7	

1 3.25 per cent paid on balances of £1,000 to £2,999
2 3.45 per cent paid on balances from £500 to £2,999

All rates correct at 10 June 2003 Based on data supplied at www.moneyfacts.co.uk

CHILDREN'S SAVINGS ACCOUNTS

Most high-street banks and building societies run children's accounts. They are a sensible option if your child has only small amounts to save. They give children direct access to their money and have the added advantage of giving children control over their investment, so that they learn how to handle their own finances. Interest rates are usually better than those paid on similar accounts available to adults. Children can usually have their own account from the age of seven, although an adult's signature (parent's or guardian's) is needed to operate accounts if the child is very young.

Our Best Buys are shown in red. Choose an account for the amount closest to your level of savings. We show the annual interest rate before tax on three balances, and give the maximum age for a child to hold the account. Accounts with a ✓ offer perks (such as free gifts or toys). However, we have not taken this into account when choosing our Best Buys. We also say whether the account operates on a local or national basis. Local accounts tend to pay higher rates of interest, but you will need to live in the area.

	INTEREST (%)			OTHER DETAILS			
	£10	£100	£1,000	Maximum age	Interest paid	Perks	Local or national
Alliance & Leicester First Save	4.30	4.30	4.30	to 16	yearly		national
Britannia BS FirstSaver	4.15	4.15	4.15	to 18	yearly		national
Cambridge BS First	4.00	4.00	4.00	to 18	yearly		local
Furness BS Young Savers	4.15	4.15	4.30	to 18	half-yrly		local
Halifax Save4it	4.00	4.00	4.00	to 16	yearly	✓	national
Lambeth BS Cat's Whiskers		4.15	4.15	to 18	yearly	✓	national
Loughborough BS Penguin	4.25	4.25	4.25	to 16	half-yrly	✓	local
Mansfield BS Bonus Five		4.10	4.10	to 16	half-yrly	✓	local
Monmouthshire BS Young Savers	4.05	4.05	4.05	to 21	yearly	✓	national
Nationwide BS Smart 2 Save	4.25	4.25	4.25	to 11	half-yrly	✓	national
Norwich & Peterborough BS HeadStart		4.20	4.20	to 23	yearly		national
Portman BS Young Saver	4.10	4.10	4.10	to 16	yearly		national
Saffron Walden BS Ladybird	4.70	4.70	4.70	to 16	yearly	✓	local

All rates correct at 10 June 2003
Based on data supplied at www.moneyfacts.co.uk

REQUEST A TEST
If you've seen something new you'd like us to test, email us at **allchange@which.net**

NEW GAMEBOY HITS TARGET

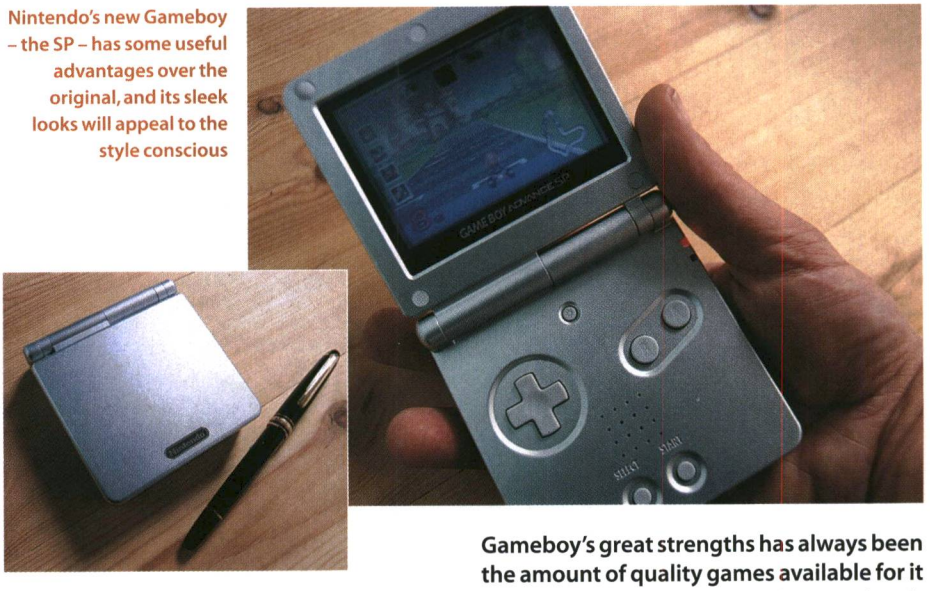
Nintendo has recently released a new, more stylish version of its popular Gameboy Advance handheld games console – the SP (£90). We asked some computer game fans to try it out to see whether it offers any improvements over the original.

The most striking difference between the SP and the old Advance is the way the unit folds up. This means it can easily fit in a pocket and the screen is protected from being scratched. Opening it reveals a control pad for directing movement, and buttons to make your on-screen character jump, shoot or do whatever it is supposed to. There are also extra 'shoulder' buttons on the upper corners, which are operated like triggers by your index fingers. However, its smaller, square shape (as opposed to the old-style oblong) makes it quite cramped to use, which is something a few of our testers complained about.

The other major change with the new Gameboy is a back light that illuminates the 2.9-inch LCD screen. This makes it easier to use in low light conditions – a major plus for our testers. The back light can be turned on and off to allow you to conserve battery power. Nintendo claims ten hours of battery life with the light and 18 without. The SP also features a mobile-phone-style rechargeable battery rather than the standard AA cells of the previous models – a big advantage over the original. Recharging takes three hours. Finally, one of the Gameboy's great strengths has always been the amount of quality games available for it (from £25). Old favourites such as Mario rub shoulders with newer franchises such as the Tony Hawk skateboarding games – so there should be something for everyone.

Overall, the SP was a hit with our testers, save some reservations about the positioning of the controls.

Nintendo's new Gameboy – the SP – has some useful advantages over the original, and its sleek looks will appeal to the style conscious



PHOTOGRAPHER JONNY THOMPSON

RYANAIR CREDIT CARD

Budget airline Ryanair's new credit card could be worth considering if you're hooked on flying – it gives you a free Ryanair flight for every 10 flights you buy in a year. However, the offer applies only for flights you buy for yourself – those bought for friends and family don't count. The first 20,000 people to take out the card this year will also receive a free flight. The value of the free flight will depend on where you want to fly to, but earning one flight for every 10 is more generous than other credit cards that give free flights or other rewards (see 'Poor value points schemes', *Which?*, March 2003, p24). One of the drawbacks of the Ryanair card, however, is that you don't get anything in return when you use your card to pay for anything other than Ryanair flights. You also have to pay tax, fees and charges on your 'free' flights, which are subject to availability and other terms and conditions.

The card charges 15.9 per cent on new purchases. There are several cards that charge less than 10 per cent, so you should think about using a Ryanair card only if you fly with Ryanair a lot and pay your credit card bill in full each month.

roundup

A new savings account with a market-leading interest rate has just hit the streets. At 4.3 per cent, ING Direct's new account (a Best Buy in this month's 'Savings Monitor') pays more than any other account around. You can run the account over the phone or internet and, with no minimum balance or withdrawal restrictions, it adds up to a good deal.

Only time will tell whether ING Direct (an established Dutch company) can sustain such high rates. The bank is signed up to the Banking Code, though. This means that, if it does reduce its rates significantly compared to the Bank of England base rate, it must write and tell you.

CONTACTS

Use these contacts and links to save time when shopping around. For further information, use the links in the article itself. Links are also given on our website – www.which.co.uk/whichextra. You can visit any of the sites listed by going to the site and choosing the 'Web links' feature from the 'Extras' menu

ALL CHANGE (p52)
Dell 0870 152 4699
www.dell.co.uk
Mobile phones
Alcatel 020 7458 0026
www.alcatel.co.uk
Nokia 0870 500 3110
www.nokia.co.uk
Samsung 0870 242 0303
www.samsungelectronics.co.uk
Siemens 08457 400 700 www.my-siemens.co.uk
Sony Ericsson 08705 237 237 (select 1 or 2)
www.sonyericsson.com
Trium 0800 9120 020
www.mitsubishi-telecom.com
Networks
O2 www.o2.co.uk
Orange 0500 802 080
www.orange.co.uk
T-Mobile 08454 125 000
www.t-mobile.co.uk
Vodafone 07836 191 191
www.vodafone.co.uk
Virgin 0845 6000 070
www.virginmobile.com
Other useful contacts
www.switchwithwhich.co.uk

ASK THE EXPERTS (p29)
Citizens Advice Bureaux
See local phone book
www.nacab.org.uk
Community Legal Service
0845 608 1122 (for advice centres and lawyers in your area)
www.justask.org.uk
Hedgeline 0870 2400 627
http://freespace.virgin.net/clare.h/
Leasehold Advisory Service
0845 345 1993
www.lease-advice.org
Mediation UK 0117 904 6661
www.mediationuk.org.uk

BEST BUY MONITOR (p54)
TVs
Philips 0870 900 9070
www.philips.co.uk
Samsung 0800 521 652 (brochures)
www.samsungelectronics.co.uk
Digital set-top boxes
Goodmans 02392 391100
Nokia 01793 556046
www.nokia.co.uk
Home cinema
Denon 01234 741 200
www.denon.co.uk
Infinity 020 8731 4670
KEF 01622 672 261
www.kef.com
VCRs
Sharp 0800 262 958
www.sharp.co.uk
Portable radios
Bush 020 8787 3111
Panasonic 08705 357 357
www.panasonic.co.uk
Sony 08705 111 999
www.sony.co.uk
Hi-fis
Denon 01234 741 200
www.denon.co.uk
Sony 08705 111 999
www.sony.co.uk
Technics 08705 357 357
Yamaha 01923 233 166
www.yamaha-audio.co.uk
Speakers
B&W 01903 221 500
www.bwspeakers.com
JBL 020 8731 4670
www.jbl.com
Headphones
Grado www.gradolabs.com
Panasonic 08705 357 357
www.panasonic.co.uk
Philips 0870 900 9070
www.philips.co.uk
Sennheiser 01494 551 551
www.sennheiser.co.uk

BUILT-IN OVENS (p30)
AEG 08705 350350
www.aeg.co.uk
Baumatic 01189 336 900
www.baumatic.com
Belling 0151 432 7849
www.bellingappliances.co.uk
Brandt 08702 408 095
www.brandt.com
DeDietrich 08707 503 503
www.dedietrich.co.uk
Hotpoint 08701 506070
www.hotpoint.co.uk
Ikea/Whirlpool 0845 355 2264
www.ikea.co.uk
Neff 08705 133090
www.Neff.co.uk
Siemens 08708 403300
www.Siemensappliances.co.uk
Stoves 0151 432 7849
www.newworldappliances.co.uk
Zanussi
08705 727727
www.zanussi.co.uk

CONTRACTING OUT OF SERPS (p22)
FSA consumer helpline
0845 606 1234
www.fsa.gov.uk
The Pension Service
www.thepensionservice.gov.uk

GREENER TRANSPORT (p40)
Walking buses
International Walk to School campaign
http://www.iwalktoschool.org/
Safe Routes to Schools
0117 915 0100
http://www.saferoutestoschools.org.uk
Walk to School (Living Streets)
020 7820 1010
http://www.walktoschool.org.uk
Walking Bus 01707 356269
http://www.walkingbus.com/
Other useful contacts
Climate Care 01865 777770
www.climatecare.org
EST Powershift 0845 602 1425
www.powershift.org.uk.
Future Forests
0870 241 1932
www.futureforests.com
Sustrans 0117 929 0888
www.sustrans.org.uk

HOUSE INSURANCE (p36)
Best Buys
AA 0870 606 0483
www.theaa.com
Admiral 08702 414 540
www.admiral.com
Age Concern 0845 606 5075
www.ace.org.uk
AXA Direct 0800 848586
www.axahome.co.uk
Barclays 0800 15 16 17
www.barclays.co.uk
Bradford & Bingley 0845 300 0045
www.marketplace.co.uk
Budget 0800 028 9059
www.budgetinsurance.co.uk
Churchill 0800 200345
www.churchill.com
CIS 08457 464646
www.cis.co.uk
Cornhill Direct 0800 60 70 70
www.cornhilldirect.co.uk
Coventry Building Society
0845 366 5500
www.coventrybuildingsociety.co.uk
Direct Line 0845 246 8000
www.directline.com
Esure 0845 601 6160
www.esure.com
First Direct 0845 610 0101
www.firstdirect.com
Goldfish 0800 885555
www.goldfish.com
Halifax/Bank of Scotland
0800 028 2498
www.halifax.co.uk
Help the Aged Insurance Services
0800 413180
www.helptheaged.org.uk
Hill House Hammond 0845 300 1979
www.hhh.co.uk
Legal & General 0500 444433
www.legalandgeneral.com
Liverpool Victoria 0800 514514
www.liverpoolvictoria.co.uk
NFU Mutual 0845 071 7157
www.nfumutual.co.uk
Norwich Union Direct 0800 888222
www.norwichunioindirect.co.uk
RIAS 0800 552100
www.rias.co.uk
Sainsbury's 0845 850 5500
www.sainsburys.co.uk
Other useful contacts
The Association of Art and Antique Dealers (LAPADA) 020 7823 3511
www.lapada.co.uk
Association of British Insurers (ABI)
020 7600 3333
www.abi.org.uk
British Antique Dealers' Association (BADA) 020 7589 4128
www.bada.org
National Association of Valuers & Auctioneers www.nava.org.uk

INHERITANCE TAX (p46)
To find a financial adviser specialising in IHT planning
Association of Solicitor Investment Managers (ASIM) 01892 870065
www.asim.org.uk
IFA Promotion 0117 9711177
www.unbiased.co.uk
Institute of Financial Planning
0117 945 2470
www.financialplanning.org.uk
Solicitors for Independent Financial Advice (SIFA) 01372 721172
www.sifa.co.uk
Society of Financial Advisers (SOFA)
020 7417 4442
www.sofa.org
For help with IHT queries
Inland Revenue Probate and Inheritance Tax Helpline
0845 30 20 900
(open 9.00am to 5.00 pm Monday to Friday)
www.inlandrevenue.gov.uk

LUGGAGE (p14)
Antler 0161 764 5241
(same number for spare parts)
www.antler.co.uk
Argos 0870 600 2020
www.argos.co.uk
Carlton 020 8805 1111
(same number for spare parts – ask for ext 354)
www.carltoninternational.com
Delsey 020 8731 3530
(spare parts 01268 534 888)
www.desley.com
M&S 0845 603 1603
(spare parts 0161 764 5241)
www.marksandspencer.com
Samsonite 01895 855 755
(spare parts 0800 89 8201)
www.samsonite.co.uk
Tripp (Globetrotter)
020 7014 5800

PRINTERS (p18)
Canon 01737 220 000
www.canon.co.uk
Epson +44 (0)20 7770 7216
www.epson.co.uk
HP 0845 270 4222
www.hp.co.uk
Lexmark 08704 440044
www.lexmark.co.uk
Minolta QMS 0800 917 5937
www.minoltaqms.com
OKI 0800 917 6015
www.oki.co.uk

ROUTERS (p42)
Axminster 0800 371822
www.axminster.co.uk
Black & Decker 01753 511234
www.blackanddecker.co.uk
Bosch 01895 838743
www.bosch.co.uk
Champion (Focus DIY)
0800 436436
www.focusdiy.co.uk
Draper 0238 049 4333
www.draper.co.uk
Ferm (Screwfix) 0500 414141
www.screwfix.com
JCB 0845 602 1381
www.jcbworks.com
Machine Mart 0870 770 7840
www.machinemart.co.uk
Makita 01908 211678
www.makitauk.com
Performance (B&Q) 0845 300 2577
www.diy.com
Power Devil 020 8787 3111
Powerbase (Homebase)
0870 900 8098
www.homebase.co.uk
Trend 0800 487 363
www.trendmachinery.co.uk

SAVINGS MONITOR (p56)
Children's savings accounts
Alliance & Leicester 0845 964 5660
www.alliance-leicester.co.uk
Britannia BS 0800 132304
www.britannia.co.uk
Cambridge BS 01223 727727
www.cambridge-building-society.co.uk
Furness BS 0800 220568
www.furnessbs.co.uk
Halifax 0845 726 3646
www.halifax.co.uk
Lambeth BS
020 7928 1331
www.lambeth.co.uk
Loughborough BS
01509 610707
www.theloughborough.co.uk

INDEX

Online Which? Extra has a full archive of *Which?* reports published since July 2000. Just log on to **www.which.co.uk/whichextra** and navigate the easy-to-follow categories, or use the search engine to find the advice you want.

By phone Alternatively, ring our Members' Helpline on **0845 307 4000**. The team will be able to tell you when we last reported on a topic or when our next report is due.

In print See p55 of the December 2002 issue for our last full index to reports published in *Which?* during 2002.

MEMBERS' HELPLINE

Whenever you contact our Helpline team, please include your *Which?* membership number and a daytime phone number. So that we can go on improving our services, some calls will be silently monitored and recorded to help identify training needs.

CORRECTIONS

'WILL YOUR TRAVEL INSURANCE REALLY COVER YOU?', April 2003, p35
Focus Do It All's annual policy (Europe) costs £104, not £52. It's therefore not a Best Buy and shouldn't have appeared in the Best Buy annual policies tables on p38 and p39 for people aged 65 to 74. Its single-trip policy is still a Best Buy.

'BEDS FOR SLEEP, WORK AND PLAY', May 2003, p34
Jaybe has told us that it recommends fixing the futon seat of its Studio 3 bunk bed to the back of the frame so that it opens outwards, not sideways as pictured on p36. This gives enough space to fit in a desk chair. The futon seat is not intended to be used with the desk.

'GETTING TO GRIPS WITH TAX'
***Tax Saving Guide*, April 2003, p4**
Stamp duty is charged when you buy, not sell, property. It is also charged under some circumstances when you transfer property.

BEST BUY COMPETITION RULES

Our Best Buy competition is open only to current members of *Which?*. Only one entry per household. Entries received from 1 July to 3 August 2003 will be entered into the competition. Winners will be informed in writing by 22 August 2003. The first ten winners drawn with the correct answer will receive a Canon i950 inkjet printer. If the model offered is not available, an equivalent will be given. Winners are not eligible for a cash equivalent. A list of winners will be available from BB July 03, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 29 August 2003 (please include an SAE). Details will also be given on our website.

next month in WHICH?

Mansfield BS 01623 676300
www.mansfieldbs.co.uk
Monmouthshire BS 01633 844402
www.monbsoc.co.uk
Nationwide BS 08457 302010
www.nationwide.co.uk
Norwich & Peterborough BS
0845 300 2511
www.npbs.co.uk
Portman BS 0800 807080
www.portman.co.uk
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www.swhebs.co.uk

Mini cash Isas
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www.abbeynational.co.uk
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Buckinghamshire BS 01494 879500
www.bucksbuildingsociety.co.uk
Intelligent Finance (IF) 0845 609 4343
www.if.com
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Cahoot www.cahoot.com
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www.landg.com
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www.newcastlenet.co.uk
Northern Rock 08702 400704
www.northernrock.co.uk
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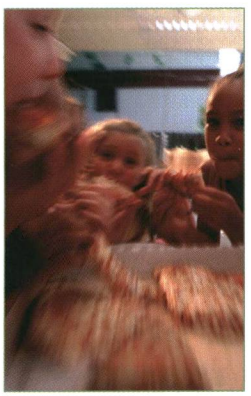
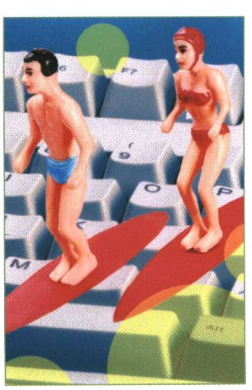
www.safeway.co.uk
Scarborough BS 0845 458 4458
www.scarboroughbs.co.uk
Scottish Widows Bank 0845 845 0829
www.scottishwidows.co.uk

FOOD FOR KIDS
Are children being exploited when it comes to the way food is marketed?



BATTERIES
Best Buys, plus tips on recycling and disposal

HIGH-SPEED SURFING
ADSL or cable? Broadband explained, and costs compared



PHOTOGRAPHY GETTYONE STONE, PHOTONICA, ROBERT HARDING, JONNY THOMPSON

Car reliability We name the winners and losers

Dishwashers Latest models on test

Equity release schemes The pitfalls laid bare

Genetic testing How concerned should we be?

Coming soon Duvets; **Car polishes**; Portable stereos with CD, cassette and radio; **Best Buy car insurance**; Central heating boilers; **Pesticides**; Get-rich-quick schemes; **Fridges**; Digital cameras; **Current accounts**; Buying a computer
PLUS Which? Car 2003 – your free 68-page guide

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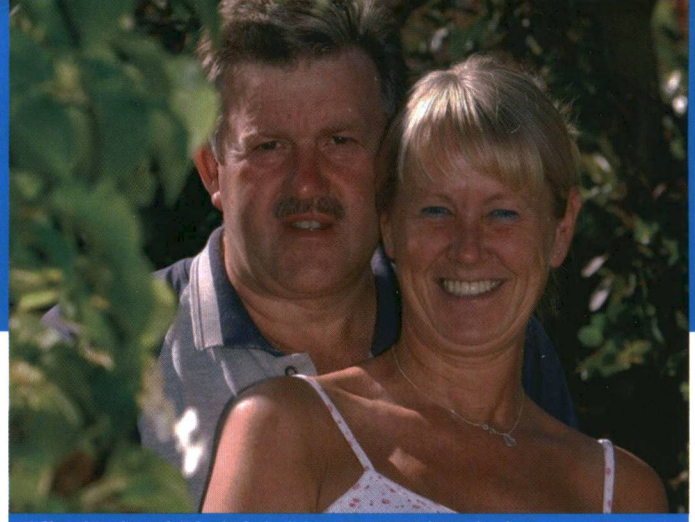
UK ISSN 0043-4841
Printing St Ives (Caerphilly) Ltd

briefcases

Two recent cases from our lawyers' files



Cliff and Barbara fell foul of a holiday company's breach of contract

TURKEY'S NO DELIGHT

Cliff and Barbara Brand booked an all-inclusive 14-night holiday to Turkey through Late Express Ltd, London, for themselves and their daughter, Danielle. The package cost £1,752 and included return flights and accommodation at a four-star hotel in Side.

At Antalya airport they had to wait five hours before being taken to their hotel. And, when they got to the hotel, they found they'd been booked in for only one night. The hotel manager said there were no other rooms free. There was no rep available so Cliff and Barbara had to make their own arrangements. They finally managed to find a motel but had to pay for all meals and drinks, as well as the transfer.

After five nights their money had run out and they turned to the British Consulate for help. Late Express were told to get Barbara, Cliff and Danielle home. There were no flights, so Late Express offered rooms on a full-board basis at a hotel in Belek for the rest of their holiday. Although the hotel was of a good standard, the resort was a long way from Side. With no way home before the scheduled date, they had to accept.

Once back in England, Cliff and Barbara contacted us. We wrote to Late Express saying it was in breach of contract and of the Package Travel, Package Holidays and Package Tours Regulations 1992 for failing to provide a significant part of the services contracted for. Barbara had paid by credit card, so we also wrote to Barclaycard – under section 75 of the Consumer Credit Act 1974 credit card companies are also liable for breaches of contract or misrepresentation. Barclaycard credited Barbara's account with £858, which, it claimed, represented the value of services not received. As this took no account of £500 worth of out-of-pocket expenses or loss of enjoyment, we told Barclaycard it was not acceptable and helped Cliff and Barbara issue proceedings against both companies. The judged awarded Cliff and Barbara a further £2,900 plus court fees. Barclaycard paid.

POINT OF LAW

If you pay for goods or services using a credit card, and their cost is more than £100 but less than £30,000 (and the actual amount of credit isn't more than £25,000), you can bring a claim for misrepresentation or breach of contract against the credit card company as well as the supplier.

PC SIMPLY NOT UP TO SPEC

Mary Connell paid £919 for a Systemax Power D700R computer and modem from online traders Simply Computers. But, as soon as the system was set up, she realised the computer was running slow. Mary phoned Simply's technical department and was advised to run the system's virus detecting software. This didn't solve the problem so Mary made another call.

Simply suggested the power supply unit was faulty and sent an engineer to fit a new one. He said the unit was OK but that a vital part had become dislodged. He put this back in place, checked the computer worked, then left. But then the modem went wrong. Mary rang Simply again, and, again, was sent a replacement. The new modem wouldn't work.

Mary's computer went wrong right from the beginning

Fed up, Mary wrote to Simply, within two months of her purchase, to say she was rejecting the system and wanted her money back. She was told this wasn't possible as she no longer had the original boxes and because the 30-day return-by date had expired. Mary came to us.

On our advice Mary got a report from an independent technical expert. This stated, among other things, that the processor was slower than expected of its specification. We wrote to Simply on Mary's behalf. We said the computer wasn't of satisfactory quality and didn't match its description, and that Mary was entitled to her money back. Simply collected the computer from Mary and refunded her £964 – the cost of the system plus the expert's report.

POINT OF LAW

Under the Amended Sales of Goods Act 1979, you can reject goods that turn out to be faulty. You must do this within a reasonable time taking into account the nature of the goods. This right doesn't depend on returning the goods in their original packaging, or on the company's refund policy.

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for existing Which? Legal Service members is 01992 822 828.

PHOTOGRAPHY SOLENT NEWS, POST STUDIO PHOTOGRAPHIC